



Mortgage cut likely after Budget

By Lawrence Lever

A cut of up to one percentage point in mortgage rates next week looked increasingly likely yesterday. Some building society chiefs predicted a cut almost immediately after the Budget on Tuesday.

He said: "The industry is not unanimous on cutting rates immediately after the Budget. Some would prefer to wait."

The suggestion in the City was that the Halifax, the largest building society, would prefer to wait to see how big and how permanent any base rate was.



The kidnapped Frenchmen, reading their messages. From left, Jean-Paul Kaufmann, Marcel Carton and Marcel Fontaine.

Hostages make film appeal to France

With appropriate political timing, the extremist Islamic Jihad movement has released a video film of three French hostages in Beirut, all appealing to the French Government to save their lives.

Guinness sues Argyll for 'defamation' in bid battle

One of the bitterest take-over battles the City has known took another acrimonious turn yesterday when Guinness issued writs for defamation against Mr James Gulliver and the board and financial advisers of his Argyll Group.

THE TIMES

Today's Times is 48 pages - the biggest issue produced from the new plant at Wapping and the biggest paper since the autumn.

On Monday there will be further major improvements in the presentation of the new two-section Times. The Times Information Service and the crossword will move to the back of the first section.

These changes are part of the expansion caused by the ending of restrictions following the paper's move to Wapping.

A coupon to order The Times from your newsagent appears on page 2

Table with 2 columns: Section, Page number. Includes Home News, Leaders, Letters, etc.

Alleged rapist is named in House

A Conservative backbencher and campaigner on child abuse used parliamentary privilege yesterday to name the Essex doctor alleged to have raped a girl aged eight and escaped prosecution because of evidential difficulties.

The girl was alleged to have been raped last year while staying with the doctor near Chelmsford. A medical examination was carried out later after the girl described what had happened to her mother and police inter-

Third man charged in vicarage rape case

The men, charged with rape and aggravated burglary, were remanded by Mr Anthony Monk, chairman of the bench. Mr Robert Brown, representing the two men, both aged 21, made no application for bail, and no objection to a remand in custody.

Summertime makes the diarists uneasy

The idea of harmonization with Europe, a spokesman said. "Before people always knew when British Summer Time was. But this year the Government was dilatory in ratifying the Home Office's recommended date, and eventually did not ratify it so that there is no harmonization anyway."

Defiant Reagan defends arms aid

In a tough defence of the link between military aid to anti-Communists, freedom fighters and US efforts to promote democracy, President Reagan appealed to Congress yesterday not to undercut him when regional negotiations were under way.

General slips away as Quito base stormed

Crack commandos led by 16 Quito yesterday recaptured a Quito air base where the dismissed armed forces chief, General Frank Vargas, was demanding the overthrow of President Febrés Cordero.

Wheldon, TV star on and off screen, dies

Sir Huw Wheldon, the broadcaster, who combined a high-level managerial career in the BBC with a popular television personality, died yesterday aged 69.

Bomb suspect freedom call is refused

The High Court in Dublin yesterday refused an application for the release of Evelyn Glenholmes, who faces extradition to Britain.

Only one decaffeinated coffee tastes as good as Nescafé Gold Blend

Nescafé Gold Blend advertisement featuring a can of coffee and text: 'Only one decaffeinated coffee tastes as good as Nescafé Gold Blend'

Russia expels 'US spy envoy'

Moscow (AP) A second secretary at the American Embassy here has been ordered to leave the Soviet Union after being caught on an espionage mission, Tass said yesterday.

Island gloom

President Jayewardene of Sri Lanka, in an interview with The Times, paints a gloomy picture of prospects for peace with the Tamil rebels in his island state.

Law reform

The Law Society's council has approved the creation of a Solicitors' Complaints Bureau.

Bomb suspect freedom call is refused

The High Court in Dublin yesterday refused an application for the release of Evelyn Glenholmes, who faces extradition to Britain.

Wheldon, TV star on and off screen, dies

Sir Huw Wheldon, the broadcaster, who combined a high-level managerial career in the BBC with a popular television personality, died yesterday aged 69.

Bomb suspect freedom call is refused

The High Court in Dublin yesterday refused an application for the release of Evelyn Glenholmes, who faces extradition to Britain.

Wheldon, TV star on and off screen, dies

Sir Huw Wheldon, the broadcaster, who combined a high-level managerial career in the BBC with a popular television personality, died yesterday aged 69.

Handwritten Arabic text: سكون الأصيل

# Dismissal risk faces GCHQ workers who rejoined union

By George Hill

The threat of possible dismissal for some trade unionist Civil Servants at the Government Communications Headquarters at Cheltenham came a stage nearer yesterday.

Leaders of Civil Service unions were told by Sir Robert Armstrong, head of the Home Civil Service, that members there who had resigned from their unions during the dispute of 1984 and then rejoined would be liable to disciplinary action unless they resigned again.

Mr Alistair Graham, general secretary of the Civil and Public Services Association, said after the meeting that the Government's action after months of delay had been a breach of natural justice.

"We were told last August that the Government were going to initiate the disciplinary process, and they have done nothing for six months. That seems to me quite monstrous."

Only about 20 GCHQ workers, who rejoined their unions after resigning with compensation of £1,000 when the decision was made to exclude union members from the headquarters, are still working at Cheltenham.

A number resigned after a High court ruling that the Government could not legitimately require them to resign, a decision later reversed by the House of Lords.

There are another 35 unionists at Cheltenham who never resigned, the remnants of about 70 who from the first rejected the terms of service

introduced in 1984, which banned union membership.

Those workers are not in breach of contract and so are not at risk of disciplinary action.

They will be frozen in their existing posts, and fresh offers will be made to them of alternative Civil Service work or premature retirement with redundancy compensation.

Mr Graham asked yesterday: "Why draw this distinction? If they can live with a group of people who have always been trade union members, working in a top secret establishment doing their normal work, and can live with that indefinitely, then what is the problem?"

Sir Robert emphasized at the meeting with representatives of the Council of Civil Service Unions that dismissal was only one of the disciplinary options which faced the director of GCHQ.

Mr Graham said that at the request of the unions, Sir Robert had agreed that disciplinary action would not be taken until the representatives of the unions had seen the minister formally responsible for GCHQ, Sir Geoffrey Howe, the Foreign and Commonwealth Secretary.

Last night, Dr David Owen, leader of the Social Democratic Party, said the Government's threat of disciplinary action was an attempt to pre-empt the deliberations of the European Commission of Human Rights on the dispute.

# Hunting faces ban, says MP

By Hugh Clayton  
Environment Correspondent

Hunting will be banned if there is a hung Parliament after the next General Election, according to Sir Hector Monro, who was Minister for Sport from 1979 to 1981.

His claim that a Conservative defeat at the next election will mean "goodbye to hunting" appears in *Shooting and Conservation*, the magazine of the British Association for Shooting and Conservation, of which he is a vice-president.

Sir Hector, Conservative MP for Dumfries, says that Labour is committed to imposing legal bans on hare-coursing and the hunting of foxes and stags.

He says that Alliance MPs would "certainly" support a Labour Bill against hunting.

"If Labour wins the next election, or there is a balance of power with the Alliance, it is goodbye to hunting."

As well as opposing hunting and coursing Labour has made "suspicious noises" about shooting and fishing, Sir Hector writes. "This then end of many wedges is all too obvious."

# MP names alleged rapist

Continued from page 1

assault came to be revealed.

The four questions tabled by the MP ask the Attorney General if he will prosecute the named doctor for sexual offences involving the child. Details are sought on the prosecuting policy in cases involving sexual offences where the victim is a child and no other witness is available although corroborative evidence is available.

Mr Dickens asks how many cases in the past five years involving sexual offences against children have been considered by the DPP and how many have been dropped for lack of witnesses.

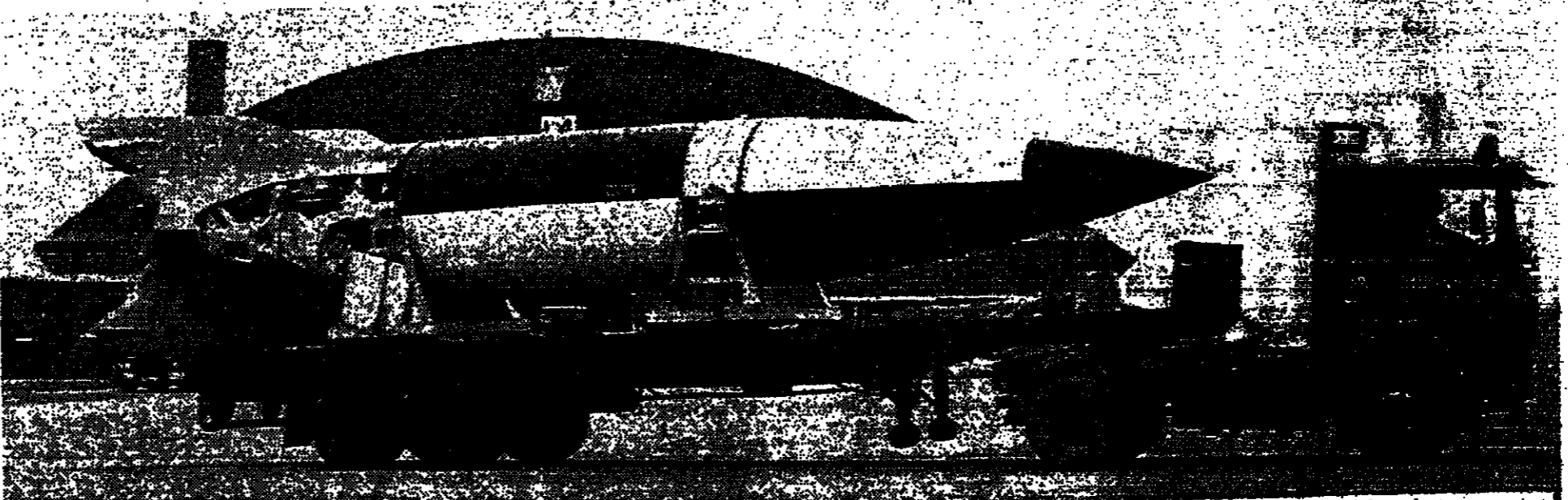
In a fourth question, the MP asks if the Attorney General will take over private prosecutions mounted after the police have decided against prosecution.

The doctor named by Mr Dickens is married and works for a group of hospitals in the South-east.

Yesterday Essex police said that naming any suspect would not lead to the reopening of the girl's case unless there was fresh evidence.

Evidence problems, page 12

# Scourge of wartime London comes in from the cold



Britain's only V2 rocket was brought out of store at Wroughton, Wiltshire, yesterday to take its place in a new gallery to open in October at the Science Museum, South Kensington, London, devoted to the exploration of space. The missile, used by the Germans to attack London in the closing stages of the Second World War, will hang beside the only remaining example of the Black Arrow rocket, which launched Britain's X3 satellite in 1969, a Soviet satellite launcher on loan from Nasa, and the Skylark solid-fuel rocket of the mid-1950s.

# Trial for woman on Aids charge

A woman accused of spitting on a store employee although she knew she was a carrier of the Aids and hepatitis B viruses has been remanded in custody.

She is to go on trial in Edinburgh later this month.

When Rachel Townsley, aged 24, first appeared at Edinburgh Sheriff Court on March 7, her solicitor claimed the charge was not relevant.

But yesterday Mr Brian Gilfedder told Sheriff William Hook he was withdrawing his challenge.

Townsley, of Buchanan Street, Edinburgh, was sent for trial on March 24.

She has denied a charge that knowing she was a carrier of the Aids and hepatitis B viruses and that such conditions are transmitted by body fluids, she recklessly spat on Michael McConauche, an employee of Goldbergs in High Riggs, Edinburgh, to his daughter on February 27.

She also denies an alternative charge of assaulting Mr McConauche by spitting in his face.

# Steam bomb

Army bomb disposal experts yesterday abandoned a decision to carry out a controlled explosion on a 1,000lb wartime bomb found in an Essex gravel pit and instead steamed out the explosive.

With 300,000 SDP leaflets already delivered round the south-west London constituency and hours of door-knocking under his belt, Mr Liddle likened the local atmosphere to that of Hillhead in March 1982, scene of a famous SDP by-election victory.

"My estimate is that at least 40 per cent of the electorate are seriously considering changing their traditional party allegiance," he said.

Dr David Owen, the party leader, said there was already significant local interest in their campaign.

"That is one of the most critical things for us. Where you can develop interest in the campaign and the sort of feelings that came through in Hillhead, you gradually begin to shift opinion."

"One of our fears was that in an inner London constitu-

# Bluebell sale

The Bluebell Railway, the steam engine line in Sussex, is going public with shareholders' benefits to be in travel and dining concessions.

# Renault check

Owners of 80,000 Renault 9 and Renault 11 models, are being asked to take them for a free check, after slight corrosion from salt was found in steering boxes in cars in the United States and Canada.

# Gift for PC

Police Constable Roger Catm, aged 29, who was badly injured in the riots in Tottenham, north London, last year, was given £1,700 from local residents at a welcome-back party last night.

# Holidays offer

Simon Weston, the Falklands survivor who was attacked while on holiday at a Spanish resort, has been offered two free trips by well-wishers, one to Portugal and one to Corfu, to help him forget his ordeal.

# Lawyer freed

Mohammed Atif Bhatti, a barrister from Southwick, West Midlands, who was jailed for three months for swindling a client, was freed by the Court of Appeal yesterday.

# Jeeps divorce

Mr Dickie Jeeps, aged 53, of Newmarket, Suffolk, a former Sports Council chairman and British Lions rugby captain, was awarded a divorce in London yesterday because of his wife's unreasonable behaviour.

# PC accused

Police Constable Nhendra Patel, aged 25, of Kilburn, north-west London, was bailed until April 11 by Hampstead magistrates yesterday, accused of assaulting Mr Leon Hamilton in August 1984.

# PC accused

Police Constable Nhendra Patel, aged 25, of Kilburn, north-west London, was bailed until April 11 by Hampstead magistrates yesterday, accused of assaulting Mr Leon Hamilton in August 1984.

# PC accused

Police Constable Nhendra Patel, aged 25, of Kilburn, north-west London, was bailed until April 11 by Hampstead magistrates yesterday, accused of assaulting Mr Leon Hamilton in August 1984.

# PC accused

Police Constable Nhendra Patel, aged 25, of Kilburn, north-west London, was bailed until April 11 by Hampstead magistrates yesterday, accused of assaulting Mr Leon Hamilton in August 1984.

# PC accused

Police Constable Nhendra Patel, aged 25, of Kilburn, north-west London, was bailed until April 11 by Hampstead magistrates yesterday, accused of assaulting Mr Leon Hamilton in August 1984.

# PC accused

Police Constable Nhendra Patel, aged 25, of Kilburn, north-west London, was bailed until April 11 by Hampstead magistrates yesterday, accused of assaulting Mr Leon Hamilton in August 1984.

# No retreat, Tories are told

By Stephen Goodwin, Political Staff

Mr Norman Tebbit made plain yesterday that he wants the Conservatives to go into the next election with a programme for a "radical reforming" third term of office.

The party chairman answered Conservative critics of Thatcherism with a ringing declaration of support for the Prime Minister at the opening of the Conservative Central Council meeting in Felixstowe, Suffolk.

"Anyone can take the easy path. It takes no courage to judge the issues, delay the decisions, or to go for today's soft options," Mr Tebbit said, in a clear message to the growing body of "wets" and "consolidators" in the Cabinet.

Mrs Thatcher will address the 800-member council today in what will be her first important speech to party faithful since the Westland affair.

In a touch of familiar Tebbit rhetoric, the party chairman said that reform of local government finance would allow the democracy and responsibility which had "thwarted the Tories and militants in the unions to be unleashed on the self-same Tories and militants in the town halls too."

Mr Tebbit said that he hoped to see, beyond the next election, not just a Conservative government keeping socialism and the woolly-minded confusion of neo-socialists and ex-socialists at bay, but also "a radical reforming Conservative government helping Britain to catch and overtake our competitors abroad, not from a sense of rivalry but to equal and excel their capacity to create wealth, the wealth we need to improve life in Britain."

Mr Douglas Hurd, the Home Secretary, told the council that Parliament must ensure that adequate maximum sentences were available that could reflect the anger of society about offences such as drug trafficking and rape.

Lord Hailsham of St Marylebone, the Lord Chancellor, also supported the need for exemplary sentences in a speech to Oxford University Conservative Association last night.

# Fulham by-election

By Richard Evans, Lobby Reporter

A slight drop in the Alliance's lead over the Conservatives in local by-election voting is recorded in results for Fulham, issued by the Liberal Party yesterday.

Its share of votes cast fell from 48.4 per cent to 41, while the Conservative share rose from 26.3 per cent to 32.4. Labour's share fell by two points to 22.2 per cent.

It might not be so easy to generate. It looks as though we may be surprised."

What has already caused interest locally is the decision by Hammersmith and Fulham council to sell off, in a £400,000 deal, Stewart Lodge, an old peoples' home, complete with 29 residents, aged 72 to 99.

No party has an overall majority on the council and the intention to sell was reaffirmed by one vote this week only after two of the three Liberal councillors supported Conservatives.

Mr Liddle was asked if he approved. He sighed audibly. "Privatization is not the solution I would have chosen. I would have probably gone for setting up a charitable trust to run the home."

Had he conveyed his reservations to his Liberal colleagues on the council? "I have had several talks to Mr Simon Knott, yes," he replied.

Mr Knott is not the SDP's greatest fan and at the last general election he stood as an independent Liberal in Hammersmith against the official SDP candidate.

Mr Nick Raynsford, the Labour candidate, has already described the sale as a "callous and barbarous act".

He seized his chance. "There is a long tradition of the supposed Alliance parties fighting amongst themselves locally," he said.

Mr Raynsford believes the home is being sold off to finance a cut in the local rates and win votes for the Tories.

Mr Matthew Carrington, the Conservative candidate, used his first press conference to highlight the local council's record and its "proposed 16.5 per cent rate cut. It is one of the biggest reductions in the country and is obviously very beneficial to everybody

# Alliance shows the strain

By Richard Evans, Lobby Reporter

British Shipbuilders were yesterday given approval for the sale of the loss-making Hall Russell yard at Aberdeen.

After agreement a week ago on the sale of nuclear submarine builders Vickers, it is the last of the state corporation's warship yards to be disposed of.

The new owners of Hall Russell will be Aberdeen Shipbuilders Ltd, one of three bidders for the small naval yard. One unsuccessful contender was a group led by the yard's managing director, Mr Gordon Hilton.

British Shipbuilders actually lose £1.6 million under the terms of the sale as the yard, which employs more than 600 people, was beset with debts.

Announcing his consent, Mr Paul Channon, Secretary of State for Trade and Industry, said British Shipbuilders had also accepted a limited contingent liability in the event of redundancies.

The £1.6 million loss was "considerably less" than it would have cost to close the yard with consequent redundancy payments, Mr Channon emphasized.

# Shipyard's sale approved

By Richard Evans, Lobby Reporter

British Shipbuilders were yesterday given approval for the sale of the loss-making Hall Russell yard at Aberdeen.

After agreement a week ago on the sale of nuclear submarine builders Vickers, it is the last of the state corporation's warship yards to be disposed of.

The new owners of Hall Russell will be Aberdeen Shipbuilders Ltd, one of three bidders for the small naval yard. One unsuccessful contender was a group led by the yard's managing director, Mr Gordon Hilton.

British Shipbuilders actually lose £1.6 million under the terms of the sale as the yard, which employs more than 600 people, was beset with debts.

Announcing his consent, Mr Paul Channon, Secretary of State for Trade and Industry, said British Shipbuilders had also accepted a limited contingent liability in the event of redundancies.

The £1.6 million loss was "considerably less" than it would have cost to close the yard with consequent redundancy payments, Mr Channon emphasized.

# Maxwell seeking Sogat funds writ

By Robin Young and Richard Evans

Journalists on Mr Robert Maxwell's Scottish *Daily Record* and *Sunday Mail* voted by a majority of four to one for an immediate strike yesterday.

And Mr Maxwell's Mirror Group Newspapers started proceedings seeking a writ of sequestration against the print union, Sogat 82.

The papers have not been produced this week, and on Thursday the company's 1,000 workers were sacked. The 600 employees who are members of Sogat were told they had dismissed themselves on Monday for refusing to print an editorial critical of the union.

Mr Maxwell has said that there must be a 30 per cent reduction in the workforce or an immediate agreement on new working practices to make the Scottish papers more competitive.

His action against Sogat alleges that the union has broken a High Court injunction ordering it to call off the industrial action which has halted production of the

# Ingrams steps down at Private Eye

By Alan Hamilton

Mr Richard Ingrams, custodian for the past 23 years of Lord Gnome's organ, *Private Eye*, is to step down from the editorship of the satirical magazine *Private Eye* in September, in favour of his deputy, Mr Ian Hislop.

Mr Ingrams, aged 48, has steered the *Eye* through a minefield of libel actions and circulation difficulties since 1963, the year he succeeded Mr Christopher Booker as editor when the magazine, launched in the new-found climate of

# Tebbit sets radical mood for election

By Stephen Goodwin, Political Staff

Mr Norman Tebbit made plain yesterday that he wants the Conservatives to go into the next election with a programme for a "radical reforming" third term of office.

The party chairman answered Conservative critics of Thatcherism with a ringing declaration of support for the Prime Minister at the opening of the Conservative Central Council meeting in Felixstowe, Suffolk.

"Anyone can take the easy path. It takes no courage to judge the issues, delay the decisions, or to go for today's soft options," Mr Tebbit said, in a clear message to the growing body of "wets" and "consolidators" in the Cabinet.

Mrs Thatcher will address the 800-member council today in what will be her first important speech to party faithful since the Westland affair.

In a touch of familiar Tebbit rhetoric, the party chairman said that reform of local government finance would allow the democracy and responsibility which had "thwarted the Tories and militants in the unions to be unleashed on the self-same Tories and militants in the town halls too."

Mr Tebbit said that he hoped to see, beyond the next election, not just a Conservative government keeping socialism and the woolly-minded confusion of neo-socialists and ex-socialists at bay, but also "a radical reforming Conservative government helping Britain to catch and overtake our competitors abroad, not from a sense of rivalry but to equal and excel their capacity to create wealth, the wealth we need to improve life in Britain."

Mr Douglas Hurd, the Home Secretary, told the council that Parliament must ensure that adequate maximum sentences were available that could reflect the anger of society about offences such as drug trafficking and rape.

Lord Hailsham of St Marylebone, the Lord Chancellor, also supported the need for exemplary sentences in a speech to Oxford University Conservative Association last night.

# Fulham by-election

By Richard Evans, Lobby Reporter

A slight drop in the Alliance's lead over the Conservatives in local by-election voting is recorded in results for Fulham, issued by the Liberal Party yesterday.

Its share of votes cast fell from 48.4 per cent to 41, while the Conservative share rose from 26.3 per cent to 32.4. Labour's share fell by two points to 22.2 per cent.

It might not be so easy to generate. It looks as though we may be surprised."

What has already caused interest locally is the decision by Hammersmith and Fulham council to sell off, in a £400,000 deal, Stewart Lodge, an old peoples' home, complete with 29 residents, aged 72 to 99.

No party has an overall majority on the council and the intention to sell was reaffirmed by one vote this week only after two of the three Liberal councillors supported Conservatives.

Mr Liddle was asked if he approved. He sighed audibly. "Privatization is not the solution I would have chosen. I would have probably gone for setting up a charitable trust to run the home."

Had he conveyed his reservations to his Liberal colleagues on the council? "I have had several talks to Mr Simon Knott, yes," he replied.

Mr Knott is not the SDP's greatest fan and at the last general election he stood as an independent Liberal in Hammersmith against the official SDP candidate.

Mr Nick Raynsford, the Labour candidate, has already described the sale as a "callous and barbarous act".

He seized his chance. "There is a long tradition of the supposed Alliance parties fighting amongst themselves locally," he said.

Mr Raynsford believes the home is being sold off to finance a cut in the local rates and win votes for the Tories.

Mr Matthew Carrington, the Conservative candidate, used his first press conference to highlight the local council's record and its "proposed 16.5 per cent rate cut. It is one of the biggest reductions in the country and is obviously very beneficial to everybody

# Alliance shows the strain

By Richard Evans, Lobby Reporter

British Shipbuilders were yesterday given approval for the sale of the loss-making Hall Russell yard at Aberdeen.

After agreement a week ago on the sale of nuclear submarine builders Vickers, it is the last of the state corporation's warship yards to be disposed of.

The new owners of Hall Russell will be Aberdeen Shipbuilders Ltd, one of three bidders for the small naval yard. One unsuccessful contender was a group led by the yard's managing director, Mr Gordon Hilton.

British Shipbuilders actually lose £1.6 million under the terms of the sale as the yard, which employs more than 600 people, was beset with debts.

Announcing his consent, Mr Paul Channon, Secretary of State for Trade and Industry, said British Shipbuilders had also accepted a limited contingent liability in the event of redundancies.

The £1.6 million loss was "considerably less" than it would have cost to close the yard with consequent redundancy payments, Mr Channon emphasized.

# Shipyard's sale approved

By Richard Evans, Lobby Reporter

British Shipbuilders were yesterday given approval for the sale of the loss-making Hall Russell yard at Aberdeen.

After agreement a week ago on the sale of nuclear submarine builders Vickers, it is the last of the state corporation's warship yards to be disposed of.

The new owners of Hall Russell will be Aberdeen Shipbuilders Ltd, one of three bidders for the small naval yard. One unsuccessful contender was a group led by the yard's managing director, Mr Gordon Hilton.

British Shipbuilders actually lose £1.6 million under the terms of the sale as the yard, which employs more than 600 people, was beset with debts.

Announcing his consent, Mr Paul Channon, Secretary of State for Trade and Industry, said British Shipbuilders had also accepted a limited contingent liability in the event of redundancies.

The £1.6 million loss was "considerably less" than it would have cost to close the yard with consequent redundancy payments, Mr Channon emphasized.

# Maxwell seeking Sogat funds writ

By Robin Young and Richard Evans

Journalists on Mr Robert Maxwell's Scottish *Daily Record* and *Sunday Mail* voted by a majority of four to one for an immediate strike yesterday.

And Mr Maxwell's Mirror Group Newspapers started proceedings seeking a writ of sequestration against the print union, Sogat 82.

The papers have not been produced this week, and on Thursday the company's 1,000 workers were sacked. The 600 employees who are members of Sogat were told they had dismissed themselves on Monday for refusing to print an editorial critical of the union.

Mr Maxwell has said that there must be a 30 per cent reduction in the workforce or an immediate agreement on new working practices to make the Scottish papers more competitive.

His action against Sogat alleges that the union has broken a High Court injunction ordering it to call off the industrial action which has halted production of the

# Ingrams steps down at Private Eye

By Alan Hamilton

Mr Richard Ingrams, custodian for the past 23 years of Lord Gnome's organ, *Private Eye*, is to step down from the editorship of the satirical magazine *Private Eye* in September, in favour of his deputy, Mr Ian Hislop.

Mr Ingrams, aged 48, has steered the *Eye* through a minefield of libel actions and circulation difficulties since 1963, the year he succeeded Mr Christopher Booker as editor when the magazine, launched in the new-found climate of

# NHS staff falls for third year running

By Nicholas Thomas, Social Services Correspondent

The National Health Service is employing 10,000 fewer staff than a year ago, the third successive year that NHS staff numbers have fallen, according to figures released yesterday by the Department of Health and Social Security.

In the coming year, staff numbers are expected to increase by 3,000 to 4,000, most of them nurses, as the total employed climbs back to 789,500, still about 6,500 below the staff ceiling set by ministers for the financial year just ending.

How far the figures represent a genuine cut in staff is not yet clear as the privatization of cleaning, catering and laundry staff, who do not count in NHS totals, is proceeding more quickly than expected.

Figures to be announced next week by Mr Roy Whitley, Parliamentary Secretary for Health, will show that savings from competitive tendering have risen from £29 million to £40 million.

The latest staff figures came as Mr Norman Fowler, Secretary of State for Social Services, announced that health authorities plans for next year showed there would be a "significant expansion in services."

Spending on the NHS in England is to rise by £650 million, with health authorities expected to make £150 million in efficiency savings through competitive tendering, energy conservation and better supplies management.

They are also expected to raise £130 million from the sale of surplus land and property, including sales of nurses' homes, which Mr Fowler said would take total capital spending to more than £900 million, in spite of a slight fall in real terms in centrally-funded capital expenditure.

Mr Fowler said progress could be found in capital programmes, including a £24 million district general hospital opening in Bromsgrove, Hereford and Worcestershire, in the autumn, and a new district general hospital for Southport, Merseyside.

Community care programmes were also progressing, with only four children expected to be remaining in mentally handicapped hospitals in the northern region by July, and no children in similar hospitals in the south-east Thames region by March 1987.

Mr Fowler said that all regions were also planning important developments in acute services, with an increase in hip and joint replacements and coronary artery and renal dialysis, and a new children's bone marrow transplant unit opening in Bristol.

Dreadnaught to start, page 4  
Parliament, page 4

# Shipyard's sale approved

By Richard Evans, Lobby Reporter

British Shipbuilders were yesterday given approval for the sale of the loss-making Hall Russell yard at Aberdeen.

After agreement a week ago on the sale of nuclear submarine builders Vickers, it is the last of the state corporation's warship yards to be disposed of.

The new owners of Hall Russell will be Aberdeen Shipbuilders Ltd, one of three bidders for the small naval yard. One unsuccessful contender was a group led by the yard's managing director, Mr Gordon Hilton.

British Shipbuilders actually lose £1.6 million under the terms of the sale as the yard, which employs more than 600 people, was beset with debts.

Announcing his consent, Mr Paul Channon, Secretary of State for Trade and Industry, said British Shipbuilders had also accepted a limited contingent liability in the event of redundancies.

The £1.6 million loss was "considerably less" than it would have cost to close the yard with consequent redundancy payments, Mr Channon emphasized.

# Maxwell seeking Sogat funds writ

By Robin Young and Richard Evans

Journalists on Mr Robert Maxwell's Scottish *Daily Record* and *Sunday Mail* voted by a majority of four to one for an immediate strike yesterday.

And Mr Maxwell's Mirror Group Newspapers started proceedings seeking a writ of sequestration against the print union, Sogat 82.

The papers have not been produced this week, and on Thursday the company's 1,000 workers were sacked. The 600 employees who are members of Sogat were told they had dismissed themselves on Monday for refusing to print an editorial critical of the union.

Mr Maxwell has said that there must be a 30 per cent reduction in the workforce or an immediate agreement on new working practices to make the Scottish papers more competitive.

His action against Sogat alleges that the union has broken a High Court injunction ordering it to call off the industrial action which has halted production of the

# Ingrams steps down at Private Eye

By Alan Hamilton

Mr Richard Ingrams, custodian for the past 23 years of Lord Gnome's organ, *Private Eye*, is to step down from the editorship of the satirical magazine *Private Eye* in September, in favour of his deputy, Mr Ian Hislop.

Mr Ingrams, aged 48, has steered the *Eye* through a minefield of libel actions and circulation difficulties since 1963, the year he succeeded Mr Christopher Booker as editor when the magazine, launched in the new-found climate of

# Maxwell seeking Sogat funds writ

By Robin Young and Richard Evans

Journalists on Mr Robert Maxwell's Scottish *Daily Record* and *Sunday Mail* voted by a majority of four to one for an immediate strike yesterday.

And Mr Maxwell's Mirror Group Newspapers started proceedings seeking a writ of sequestration against the print union, Sogat 82.

The papers have not been produced this week, and on Thursday the company's 1,000 workers were sacked. The 600 employees who are members of Sogat were told they had dismissed themselves on Monday for refusing to print an editorial critical of the union.

Mr Maxwell has said that there must be a 30 per cent reduction in the workforce or an immediate agreement on new working practices to make the Scottish papers more competitive.

His action against Sogat alleges that the union has broken a High Court injunction ordering it to call off the industrial action which has halted production of the

# Ingrams steps down at Private Eye

By Alan Hamilton

Mr Richard Ingrams, custodian for the past 23 years of Lord Gnome's organ, *Private Eye*, is to step down from the editorship of the satirical magazine *Private Eye* in September, in favour of his deputy, Mr Ian Hislop.

Mr Ingrams, aged 48, has steered the *Eye* through a minefield of libel actions and circulation difficulties since 1963, the year he succeeded Mr Christopher Booker as editor when the magazine, launched in the new-found climate of

# NHS staff falls for third year running

By Nicholas Thomas, Social Services Correspondent

The National Health Service is employing 10,000 fewer staff than a year ago, the third successive year that NHS staff numbers have fallen, according to figures released yesterday by the Department of Health and Social Security.

In the coming year, staff numbers are expected to increase by 3,000 to 4,000, most of them nurses, as the total employed climbs back to 789,500, still about 6,500 below the staff ceiling set by ministers for the financial year just ending.

How far the figures represent a genuine cut in staff is not yet clear as the privatization of cleaning, catering and laundry staff, who do not count in NHS totals, is proceeding more quickly than expected.

Figures to be announced next week by Mr Roy Whitley, Parliamentary Secretary for Health, will show that savings from competitive tendering have risen from £29 million to £40 million.

The latest staff figures came as Mr Norman Fowler, Secretary of State for Social Services, announced that health authorities plans for next year showed there would be a "significant expansion in services."

Spending on the NHS in England is to rise by £650 million, with health authorities expected to make £150 million in efficiency savings through competitive tendering, energy conservation and better supplies management.

They are also expected to raise £130 million from the sale of surplus land and property, including sales of nurses' homes, which Mr Fowler said would take total capital spending to more than £900 million, in spite of a slight fall in real terms in centrally-funded capital expenditure.

Mr Fowler said progress could be found in capital programmes, including a £24 million district general hospital opening in Bromsgrove, Hereford and Worcestershire, in the autumn, and a new district general hospital for Southport, Merseyside.

Community care programmes were also progressing, with only four children expected to be remaining in mentally handicapped hospitals in the northern region by July, and no children in similar hospitals in the south-east Thames region by March 1987.

Mr Fowler said that all regions were also planning important developments in acute services, with an increase in hip and joint replacements and coronary artery and renal dialysis, and a new children's bone marrow transplant unit opening in Bristol.

Dreadnaught to start, page 4  
Parliament, page 4

# Shipyard's sale approved

By Richard Evans, Lobby Reporter

British Shipbuilders were yesterday given approval for the sale of the loss-making Hall Russell yard at Aberdeen.

After agreement a week ago on the sale of nuclear submarine builders Vickers, it is the last of the state corporation's warship yards to be disposed of.

The new owners of Hall Russell will be Aberdeen Shipbuilders Ltd, one of three bidders for the small naval yard. One unsuccessful contender was a group led by the yard's managing director, Mr Gordon Hilton.

British Shipbuilders actually lose £1.6 million under the terms of the sale as the yard, which employs more than 600 people, was beset with debts.

Announcing his consent, Mr Paul Channon, Secretary of State for Trade and Industry, said British Shipbuilders had also accepted a limited contingent liability in the event of redundancies.

The £1.6 million loss was "considerably less" than it would have cost to close the yard with consequent redundancy payments, Mr Channon emphasized.

# Maxwell seeking Sogat funds writ

By Robin Young and Richard Evans

Journalists on Mr Robert Maxwell's Scottish *Daily Record* and *Sunday Mail* voted by a majority of four to one for an immediate strike yesterday.

And Mr Maxwell's Mirror Group Newspapers started proceedings seeking a writ of sequestration against the print union, Sogat 82.

The papers have not been produced this week, and on Thursday the company's 1,000 workers were sacked. The 600 employees who are members of Sogat were told they had dismissed themselves on Monday for refusing to print an editorial critical of the union.

Mr Maxwell has said that there must be a 30 per cent reduction in the workforce or an immediate agreement on new working practices to make the Scottish papers more competitive.

His action against Sogat alleges that the union has broken a High Court injunction ordering it to call off the industrial action which has halted production of the

# Ingrams steps down at Private Eye

By Alan Hamilton

Mr Richard Ingrams, custodian for the past 23 years of Lord Gnome's organ, *Private Eye*, is to step down from the editorship of the satirical magazine *Private Eye* in September, in favour of his deputy, Mr Ian Hislop.

Mr Ingrams, aged 48, has steered the *Eye* through a minefield of libel actions and circulation difficulties since 1963, the year he succeeded Mr Christopher Booker as editor when the magazine, launched in the new-found climate of

# Maxwell seeking Sogat funds writ

By Robin Young and Richard Evans

# Drunken coach driver ordered off vehicle by woman passenger

A drunken coach driver's antics so terrified a woman passenger that she grabbed the handbrake and ordered him from the vehicle, a court was told yesterday.

Mrs Diana Collins, aged 40, whose husband is a bus driver, took charge after Patrick Runciman, aged 56, collided with two cars, one a police car, hit the kerb at least three times, nodded forward over the wheel, incurred the wrath of motorway drivers by driving erratically and switching lanes and repeatedly wound down the window for air, as if to stop himself from falling asleep.

Runciman, a former Naval petty officer and merchant seaman, was banned for five years and fined a total of £1,200 by magistrates at Exeter after admitting driving with excess alcohol, driving recklessly and failing to stop after an accident.

The court was told that on a stop at Bristol during the London-Exeter run in a double-decker National Express coach on January 13, Runciman drank half a bottle

of whisky to calm his nerves. Runciman, of Church Road, Aliphington, Exeter, said after the case: "It's fair. I was worried about going to jail. You really have to keep your wits about you. The only reason I was all over the lanes was because the wind was blowing me."

Miss Carolyn Mellanby, for the prosecution, said that Runciman's driving endangered 32 passengers. Other motorists had hooted at the coach as it was being driven erratically on the M5.

Passengers became increasingly frightened when the coach reached Exeter; hit the kerb and collided with the two cars. Mrs Collins, of Exmouth, Devon, became "absolutely terrified", Miss Mellanby said.

"And I don't think she was the only passenger to have that feeling. She plucked up the courage to get up from her seat near the front, lean across the driver and grab the handbrake - an act of some courage."

The vehicle came to a stop and Runciman asked what she

was doing. Mrs Collins smelled whisky on his breath and pressed the button to turn off the engine. She then ordered him from the coach.

Eventually, he climbed back in, complaining he had "flu". "Miraculously, the coach arrived at the depot without further incident," Miss Mellanby said. Passengers then complained to an inspector about Runciman's driving.

Miss Mellanby, who said that the collisions caused extensive damage to the cars, told the court that a breath test showed him to be three times over the legal limit.

Mr Paul Willoughby, for the defence, said that Runciman was warned at Bristol by other drivers that wind conditions to Exeter were "atrocious". He added: "His nerve completely cracked. He couldn't face the drive to Exeter and he attacked the bottle of whisky, knowing it as an anaesthetic. He says it took a terrible risk and he knows that he drove very badly and dangerously."

Runciman was now unemployed and possibly would remain so.



Mr Basil Handford, aged 85, with pupils of Lancing College, Shoreham-by-Sea, West Sussex, outside the new girls' house named in his honour which was officially opened yesterday. Mr Handford's connection with the college goes back to 1914, when he and Evelyn Waugh were pupils. Girls were admitted for the first time in 1978 (Photograph: John Voos).

## Walter Mitty robber jailed for six years

A former public schoolboy who carried out an armed robbery at a building society, disguised in a floppy hat and sunglasses, was jailed for six years yesterday.

Philip Vickers, of Burghley Road, St Andrews, Bristol, had admitted, at an earlier court hearing, robbing a cashier of £1,120 at the National and Provincial Society's branch in Oxford.

Mr Ian Alexander, for the prosecution, told Oxford Crown Court that Vickers pointed a starting pistol at the cashier and demanded money. Vickers told police: "It was an act of desperation. I was homeless, broke and had nowhere to stay."

Mr Peter Herrity, for the defence, said Vickers seemed to have a Walter Mitty character. He regretted having frightened anyone during the robbery.

## Computer 'purge' of all old crimes

Thousands of people with criminal records based upon minor crimes committed up to 50 years ago are to have their names removed from the police national computer, it was disclosed last night.

Mr Douglas Hurd, Home Secretary, said that the substantial reduction in the number of criminal records would not impair police operations.

There are currently almost five million names on police records, but many of them relate to minor breaches of the law stretching back before the Second World War.

Until now records of all people who committed a single minor offence were kept on the computer until the offender was aged 40. Records for those who committed more than one offence were not removed until they were aged 70.

## Damages for girl mauled by lioness

A young girl who was mauled by a lioness in June 1978 was yesterday awarded damages of £8,636 in the High Court in Birmingham.

Katherine Graham, now aged 12, of Riverside, Alcester, Warwickshire, received severe facial injuries requiring 140 stitches.

Mr Anthony Hughes, for the girl, said the lioness had mauled her as she tried to have her photograph taken in its booth at the Alcester carnival.

Its owner, Mr Graham-Jones, aged 70, who runs a zoological park near Leamington Spa, Warwickshire, had accepted liability.

## Enterprise Board man took bribe court told

A senior official with the Greater London Enterprise Board accepted a £17,500 bribe from two businessmen, a judge at the Central Criminal Court was told yesterday.

John Dinsdale, aged 36, who worked as an investment executive with the board had obtained his job by deceit, Mr Julian Bevan, for the prosecution, said.

Dinsdale, of Spicers' Hill, Great Chart, Kent played a vital role in helping to obtain a £148,000 loan from the GLC-funded board to the businessmen, Bernard Horsfall, aged 47, and James Blawie, aged 53.

In return for his services, he was "rewarded" with a bribery payment, the money coming from the board's loan, Mr Bevan said.

Dinsdale pleaded guilty to corruptly accepting the payment and Horsfall, of Tiptree Road, Ruislip, London, and Blawie, of Church Street, Sutton Courtenay, Oxfordshire, admitted giving him the money.

Dinsdale also admitted dishonestly obtaining employment with the board in 1983 by falsely claiming that he had gained three A level passes and that two references were genuine.

"Corruption lies at the heart of this case", Mr Bevan told Judge Richard Lowry, QC. He said that Horsfall and Blawie were able to get financial backing from the board in January last year for their concrete reinforcing firm. A month later they gave Dinsdale £17,500.

The matter came to light when bank officials dealing with the loan "smelt a rat" because of Dinsdale's connection with another private company of which he was a director.

The hearing continues on Monday.

## Peak-time holidays 'scarcer'

By Derek Harris, Industrial Editor

Package holidays in the peak season from mid-July to the end of August are becoming harder to find because of the boom in early bookings.

It is also becoming harder to secure a first-choice holiday, two leading travel agents have said.

Pickfords Travel has launched a brochure offering about 75,000 extra holidays for the peak season.

It has bought the holidays from a number of tour operators and the brochure lists 400 hotels in more than 130 resorts. The cheapest holiday is £95 for a week at full board.

Thomson Holidays, one of several operators progressively increasing holiday capacity to meet additional demand, says that while it is more difficult for anyone to secure their first-choice destination, hotel and flight, there are still many thousands of holidays left during the peak season.

But those wanting a specific holiday are already moving back into June bookings to secure their choice.

Four operators are saying that there is little chance of putting on many additional holidays over the peak period because aircraft have been fully booked.

## MP wins legal dog fight

Mrs Sally Oppenheim, a former Consumer Affairs minister, is to talk to the owner of a Doberman pinscher to work out an area of Regent's Park where they can walk their dogs without meeting.

The Dobermann, Toffee, and Mrs Oppenheim's Jack Russells, Spot and Saoppy, were being walked by hesskeepers when they were involved in a fight. Spot and Saoppy were injured.

Mrs Marja Herman, of Belsize Park, Hampstead, north London, admitted permitting Toffee to injure another dog and was given a conditional discharge for six months at West London Magistrates' Court yesterday.

The dog's owner, Mrs Branko Senger, of York Terrace Estate, Camden Town, was ordered to keep the dog under control.

Mrs Oppenheim, MP for Gloucester, said after the case that it was the third time her dogs had been attacked by Toffee. "We are delighted with the outcome, which is satisfactory as far as we are concerned. There was never any question of having this dog put down."

She was going to discuss areas of the park in which they could walk their dogs.

## 'Money no object for Satanist'

A disc jockey said self-confessed Satanist Derry Mainwaring Knight offered him girls, expensive clothes and fast cars with "money no object".

And Mr Clive Bygrave told Maidstone Crown Court that Mr Knight said he knew a house of young women in Felbridge, Surrey, "who would look after me".

Mr Bygrave, of East Grinstead, a disc jockey on the luxury liners Canberra and the Sea Princess, said Mr Knight wanted him to front "the biggest disco road shows the South had ever seen".

"Knight said he had £5,000 in his pocket which he parted and said I could have there and then."

"I thought it was a good offer but probably too good to be true", Mr Bygrave said.

Another witness said Mr Knight said he ran a prostitution racket in London while he was obtaining more than £200,000 from committed Christians.

Mr Knight also had several prostitutes in Southend, Essex, as "friends", according to his lodger, disc jockey Simon Willis.

But Mr Willis refused to give the court details of Mr Knight's satanic connections because of "danger to himself".

Mr Knight is charged with obtaining more than £200,000 by deception from committed Christians. He claimed the money was to help to free him from the devil and become a Christian.

But the prosecution allege the money was spent on fast cars, prostitutes and high living.

Another witness, Mrs Irene Cranham, a cleaner at the home of Mr Knight's mistress, Angela Murdoch, said Angela suddenly acquired a £300 sequinned jumper, dresses, coats and skirts.

Mrs Cranham said Mr Knight once gave her three £50 notes he peeled from a large wad and she saw Mr Knight driving many fast and expensive cars and once bought Angela a Porsche for her birthday.

The trial was adjourned until Monday.

## Vets want licensing of airguns and crossbows

By John Young, Agriculture Correspondent

The British Veterinary Association yesterday called for a licensing system for airguns and crossbows to counter widespread and wanton cruelty to household pets and farm livestock, and possible risks to humans.

Mr Jim Alcock, of the association, said that the Home Office campaign launched three years ago had proved completely ineffective.

In 1984, the latest for which figures were available, the number of indictable offences involving airguns rose to 5,640.

The use of steel pellets, instead of lead, had increased muzzle velocity by two or three times, and the weapons were considerably more dangerous than they used to be.

"Armed trespass, wandering around the edges of towns shooting at everything in sight, is totally illegal", Mr Alcock said.

"Yet it occurs on a massive scale and nothing whatever is done about it."

The association also warned that the nation's health was jeopardized by short-sighted reductions in funds for animal disease research.

Cutting resources would reduce the capability to check outbreaks of diseases such as tuberculosis and rabies.

## Hostess 'paid £1000 to escort prince'

A brothel hostess was paid £1,000 to escort a crown prince and attend parties thrown by television and sporting celebrities, her defence solicitor said yesterday.

Lesley Dransfield, aged 33, who admitted keeping a brothel at her home in Newcastle Avenue, Blackpool, was given a two-month suspended prison sentence by the town's magistrates.

Mr Peter Lawson, for the defence, said that Dransfield, who started with a massage parlour, earned large sums, including £1,000 to escort the prince for four days.

She believed the massage parlour was legitimate.

## 'Strangler' convicted of five sex attacks

A sex attacker known as "The Strangler" was convicted yesterday of a series of brutal attacks on women in Hornsey, Holloway and Walthamstow, in north and east London.

Tony Bromwich, aged 19, looped lengths of washing line or electric flex around the necks of five victims, and tightened them, the Central Criminal Court was told.

Bromwich, a trainee printer, of Buxton Road, Upper Holloway, was convicted of attacking victims, aged from 15 to 33, and rendering them incapable of resistance by choking and suffocating them.

He was also found guilty of causing grievous bodily harm to one victim, and of having a length of rope as an offensive weapon.

The Common Sergeant, Judge Thomas Pigot, QC, remanded him in custody for psychiatric reports.

Mr Michael Sayers, for the prosecution, said that Bromwich stalked the streets at night seeking victims walking alone in deserted spots.

He crept up behind them and began to strangle them, dragging them to the ground and sexually assaulting them.

He struck during a five-week period which ended with his arrest last May as he followed an intended sixth victim along a street in Islington.

## Mountbatten home survival plan

A survival plan has been drawn up for the Broadlands Estate, home of Lord Mountbatten of Burma, and honeymoon venue of the Prince and Princess of Wales and the Duke of Edinburgh, it was disclosed yesterday.

Plans for development of part of the estate at Romsey, Hampshire, have been prepared because of losses on visitor business and the need for urgent restoration work to the house.

Lord Romsey, Lord Mountbatten's son, says that losses on the number of visitors to the house, first opened to the public in 1979, have been £231,000 in the past three years, and other ways to secure the future of the house, and the 6,000-acre estate have to be found.

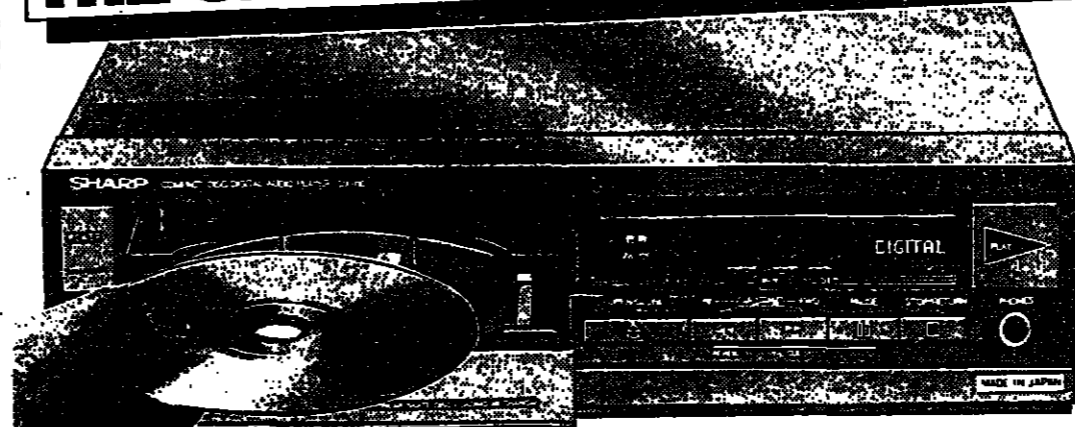
The house and immediate outbuildings need urgent restoration work costing at least £335,000.

A booklet outlining development proposals says it will be possible to convert the building for other uses but the public would be denied access, except as paying guests to a hotel. Leisure and entertainment facilities could be provided but the house and park would be swamped by a "version of Disneyland".

Plans submitted to Test Valley Borough Council are for the building of a retail shopping centre, a leisure pool, a landscaped car park and an 84-dwelling complex for the elderly.

# DIXONS BRITAIN'S BEST DEALS ON COMPACT DISC

## THE ULTIMATE IN HI-FI SOUND



**SHARP Compact Disc Player**  
The truly phenomenal high-fidelity sound quality that only Compact Disc can deliver - plus Dixons incredible value!  
● Auto Locate and Auto Search ● 4-digit display for track, and elapsed time ● Total track/total time and memory ● Specially designed for the highly popular Mid-Hi-Fi format. Model: CD150, Dixons Usual Price £229.99  
£20 DEPOSIT INSTANT CREDIT ONLY £9 a month

**Dixons Deal**  
**£199.99**

**ONLY HEARING IS BELIEVING**  
Come and hear Compact Disc at Dixons today.

**FREE DEMONSTRATIONS**  
No hiss, no surface noise - just pure high-fidelity sound reproduction from laser technology - that's Compact Disc. And that's why you must experience the hi-fi revolution for yourself.

**UNBEATABLE DEALS**  
Big savings, exclusive Free offers, outstanding value-for-money. Dixons massive buying power, technical expertise, nationwide service and extended guarantee option ensure the Best CD Deals in Britain - everywhere!

**MASSIVE RANGE OF DISCS**  
Pop, Classical, Rock, Easy Listening - there is now a fantastic range of Compact Discs available on the High Street. Or you can choose from our easy-to-order Compact Disc Catalogue and have your selections sent direct to your home.

**FREE COMPACT DISC OFFER**  
Exclusive to Dixons!

When you buy ANY CD Player or CD System at Dixons, you can get a FREE Compact Disc for EVERY five Discs you order. Order 10 Discs, get TWO FREE - and so on. It's the fantastic money-saving way to build your CD Collection. Ask for details at Dixons now!

<b>AKAI</b> Latest Generation Compact Disc Player One of the world's premier hi-fi brands. Top features include programmable hop selection. Priced playfully. Multi-function LCD readout. Model: CDMS15. <b>Dixons Deal £199.99</b>	<b>FISHER</b> Features: Pictorial Compact Disc Player. Repeat play facility. LCD track/index number. Inter search system. Power/standby drawer. Model: ADM22. <b>Dixons Deal £199.99</b>	<b>PHILIPS</b> Compact Disc Player - to 20 tracks. 4-digit display for track, index and elapsed time. Total track/total time and memory. Model: CD150. Dixons Usual Price £229.99. <b>Dixons Deal £199.99</b>	<b>SHARP</b> Hi-Fi High-Specification Compact Disc Player. Synthesised automatic track selection. Memory. Full multi-function remote control for easy listening. Power/standby drawer. Model: CD150. <b>Dixons Deal £229.99</b>	<b>PHILIPS</b> Hi-Fi Compact Disc Player - SAVE £20. 20-track programming. Easy-use remote. Fast, accurate. Model: CD104. Dixons Usual Price £249.99. <b>Dixons Deal £229.99</b>
--	---	--	--	---

## FANTASTIC LOW PRICE COMPLETE PHILIPS CD SYSTEM

**Twin-Deck Midi System with Compact Disc Player and Graphic Equaliser**  
Featuring auto-return turntable 3-band stereo tuner. 5-band graphic equaliser. TWO stereo cassette decks with tape-to-tape recording and continuous playback functions. Superb Compact Disc player - programmable to 20 tracks. Matching hi-fi speaker system. Model: FCD562.

**Dixons Deal**  
**£329.99**  
£20 DEPOSIT INSTANT CREDIT ONLY £14 a month

## CD SYSTEM SUPERDEAL

**SANYO** Twin-Deck Hi-Fi System. Hi-tech midi system with Turntable, Stereo Radio, Graphic Equaliser, Two Stereo Cassette Decks, and 2-Way 4-speaker System. Model: W10.

**SHARP** Compact Disc Player. Auto programme locate and search. LCD time mode track readout. Model: DX110. Complete Package. **£399.98** £20 DEPOSIT INSTANT CREDIT ONLY £17 a month

<b>PHILIPS</b> Mid-Hi-Fi with Compact Disc Player. Linear tracking turntable. Dolby NR Stereo cassette deck with Dolby B Noise Reduction. Precision linear tracking record deck. 3-band stereo receiver. Advanced CD150 Compact Disc Player. Matching speaker system. Model: M1100. CD150. <b>Dixons Deal £449.98</b>	<b>AIWA</b> Twin-Deck Midi with Graphic Equaliser and Compact Disc Player. SAVE £50. Hi-Fi stereo cassette decks. Quartz clock tuning with 15 station presets. Hi-tech Compact Disc Player. Matching speakers. Model: M22. M20. <b>Dixons Deal £499.98</b>	<b>HITACHI</b> Twin-Deck Compact Disc Midi with Dolby NR - SAVE £30. Fully integrated hi-fi with TWO stereo cassette decks. Quartz clock tuning with 15 station presets. Hi-tech Compact Disc Player. Matching speakers. Model: M22. M20. <b>Dixons Deal £599.98</b>
--	---	---

# DIXONS BRITAIN'S LEADING COMPACT DISC STORE

290 BRANCHES NATIONWIDE. For your nearest Dixons shop simply use Diners 24 HOUR PHONE SERVICE **01-581 2268**. LOWEST PRICES GUARANTEED. We promise to return the difference if you find you could have bought any of our specially selected Dixons Deal Offers cheaper locally at the time of purchase and call within 7 days.

**UP TO £1200 NO DEPOSIT INSTANT CREDIT**  
With an instant credit card you can buy up to £1200 TO SPEND NOW. Typical **APR 32.9%**

# Lawyers back reform of complaints review system

By Frances Gibb, Legal Affairs Correspondent

The Law Society's council yesterday approved the creation of a Solicitors' Complaints Bureau to restore public confidence in the way it handles the 9,000 complaints received each year.

The bureau was one of two options proposed by independent management consultants as ways of reforming the complaints machinery. It will mean complaints handling will be "distanced" from the Law Society.

The Master of the Rolls, Sir John Donaldson, will be invited to consider how many lay people should sit on the committees to investigate and adjudicate on complaints and to nominate them.

The new bureau, likely to start work in January next year, will probably be housed at Victoria where the Law Society is negotiating for new premises.

It will have a staff of about 150, an increase of a third on the size of the existing professional purposes department, which deals with complaints. That department will be disbanded.

The Bureau will also take on the powers the Law Society has just acquired under the Administration of Justice Act 1985 to tackle complaints of "shoddy work", and to order a solicitor to remit all or part of his fees.

Solicitors will face a substantial rise in the cost of their practising certificates, now £125 a year, to pay for the Bureau.

The key element of the non-statutory bureau is lay representation on the committee which will reject or accept complaints.

The Government's cut in eligibility for the legal aid scheme which came into force last week, was attacked by the Law Society yesterday. It will

press MPs to demand an explanation when the regulations come before the Commons next week.

The entire burden of the cut, the first since the scheme was launched in 1950, will be borne by families, the society said. "The larger the family the harder the effect will be."

A spokesman said: "It is a peculiarly unpleasant cut to put the entire burden on families and leave single people unaffected. We feel very strongly about it. This is the wrong cut in the wrong place."

Law Society council meetings are to be open to the public and the profession, possibly with the aid of closed-circuit television, after a ballot of the solicitors.

About 6,200 solicitors voted in favour of opening meetings along the lines of local authority meetings, and about 4,600 voted against.

The decision, which is that all Law Society members can attend the meeting, also in effect includes the Press. It is expected to come into force in the autumn.

He said that the Lord Chancellor had introduced the cut without consulting either the Law Society, which runs the legal aid scheme, or the Legal Aid Advisory Committee, the Government's watchdog body.

The Law Society estimates that 9,000 families who now obtain "free" legal aid will have to pay a contribution.

The society gave the example of a family where the wife does not work and there are three children, aged 4, 8 and 13, with a gross income of £10,460. They are eligible for free legal aid now but in future would have to pay contribution of £190.

# ITV joins daytime television battle

By David Hewson, Arts Correspondent

The BBC and independent television are preparing to do battle for the last bastion of television-free family life, the daytime. By the autumn both channels expect to be on air from breakfast time until after midnight every day.

Independent television, which has yet to receive permission for its planned extension of hours, has fired the first warning shot by luring Mr William Smethurst, producer of the BBC radio series *The Archers*, to join Central TV as executive drama series producer.

One of his initial tasks will be to oversee the *Crossroads* series, but he is also expected to work on a new daytime soap opera.

The corporation, which has between £6 million and £8 million only to pay for its daytime schedules, cannot afford to start its own soap opera and will have to rely on repeats.

It is preparing a new daily show which will give viewers the chance to air their opinions, and re-runs of popular dramas such as *Poldark* and *A Horseman Riding By*.

The corporation is anxious to start running a service through the day to improve its overall share of the audience.

As part of the changes the BBC's breakfast programme is to be relaunched as a hard news programme and some of its "softer" aspects moved to the main daytime schedules.

The BBC has rejected an offer from the American channel, CNN, which could have given it 24-hour coverage.

Independent television is expected to approach the Independent Broadcasting Authority shortly for permission to start a service which goes on air after the closedown of TV, am and runs through the day.

Unemployment and changing work habits, which have led more people to work from home, have convinced broadcasters that they have a duty to extend their output.

# Pennies for a century's perils at sea

From Tim Jones, Cardiff

When thousands contribute to the Royal National Lifeboat Institution's flag day on Tuesday, the service will be remembering the worst disaster in its history a hundred years ago.

The deaths of 27 rescuers led to the establishment in Britain of charity flag days.

It happened after the barque *The Mexico*, from Hamburg, struck a sandbank in savage seas off the Lancashire coast.

Her distress signals were answered by three lifeboats.

The *Eliza Fenley*, the Southampton lifeboat, reached the *Mexico* first but capsized.

The *Laura Janet*, sent from St Anne's, reached a point two miles from Southampton and disappeared.

Only the Charles Biggs from Lytham managed to reach the stricken barque to place 12 people from her storm-lashed deck and return them to shore.

By day's end, 27 lifeboatmen had been lost, leaving 16 widows and 50 orphans. Disasters had occurred before, but the scale of the tragedy struck a chord with the public.

Queen Victoria and the German Emperor contributed to the disaster fund which raised £50,000, but Sir Charles Macara, a Manchester cotton magnate, realized that many people would be willing to contribute regularly.

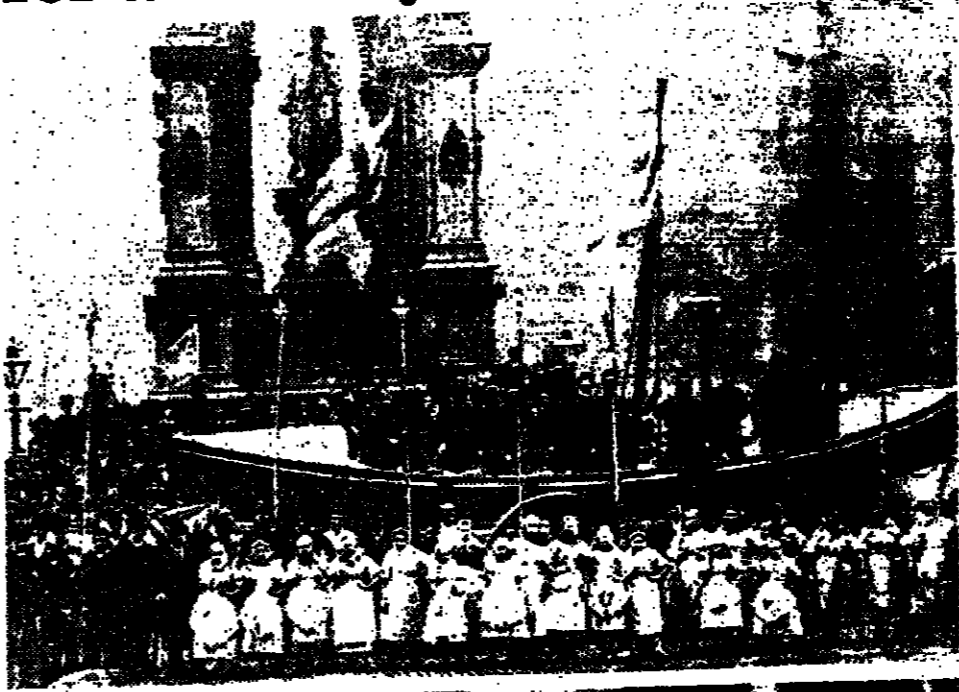
He instigated, in 1891, the first Lifeboat Saturday when 30,000 people watched a parade of bands and boats through Manchester, and the launching of two lifeboats into an artificial lake in Bellevue Gardens.

The idea upon which Lifeboat Saturday was based is the foundation upon which modern fund-raising has grown and the annual parades continue for some years.

The First World War caused a serious fall in voluntary subscriptions and it was that financial crisis which led to the printing and sale of flags from street collectors.

Last year, the London collectors raised £198,000 to contribute to the £1.2 million collected nationally. Although the service, which costs more than £23 million a year to run, receives most of its money from legacies, flag days are a vital part of its income: a new lifeboat can cost £480,000. Last year was the busiest ever: lifeboats were launched 3,613 times to save 1,623 lives.

The lease change that Londoners will give on Tuesday in exchange for the little paper flag is a small price for the bravery of the volunteers who risk their lives for those in peril on the sea.



Lifeboat Saturday being held in Manchester in the 1890s (top), with (left) its founder, Sir Charles Macara, and a modern flag day in London.

ever: lifeboats were launched 3,613 times to save 1,623 lives. The lease change that Londoners will give on Tuesday in exchange for the little paper flag is a small price for the bravery of the volunteers who risk their lives for those in peril on the sea.

# Ruling allows claim by lost seamen's families

A High Court judge in London yesterday paved the way for relatives of English seamen who drowned when the ore carrier *Derbyshire* went down with all hands in a storm off Japan in 1980, to sue the ship's owners.

Mr Justice Sheen, in the Admiralty Court, dismissed as "absurd" a legal proposition by the owners of the *Derbyshire*, which, if upheld, would have prevented families of the 44 dead seamen from seeking compensation under the Employer's Liability (Defective Equipment) Act 1969.

Yesterday's ruling was in the case brought by the relatives of Leo Colman, a crewman, aged 33, of Redcar, Cleveland. They are seeking compensation from Bibby Tankers, the ship's owners.

Mr Colman's family claimed that his death was due to a "defect in equipment provided by his employers."

The owners argued in their defence that a ship could not be legally classed as "equipment."

The judge said that it would be "manifestly absurd" not to regard a ship as "equipment."

It is alleged in the Colman action that the defect in equipment was "wholly or partly attributable" to the shipbuilders, Swan Hunter, but that Mr Colman's death must be deemed to be due to negligence on the part of Bibby Tankers, without prejudice to any remedy Bibby's might have against Swan Hunter.

# Patients given promise as Dreadnought shuts

The 100-year-old Dreadnought Seamen's Hospital in Greenwich, south-east London, is to close at the end of the month after promises by West Lambeth Health Authority that seamen will continue to receive priority treatment at St Thomas' hospital in London to which facilities are being transferred.

Greenwich Borough Council yesterday withdrew an application to have the closure decision quashed after assurances from West Lambeth that a consultant would be appointed to the unit and that money transferred from Greenwich Health Authority to run the service would be protected and not subject to cuts at the hospital.

By Nicholas Timmins, Social Services Correspondent

# Councils' home law immunity 'must end'

By Christopher Warsaw, Property Correspondent

The immunity protecting local authorities from housing and public health law should be ended, Lord Pitt of Hampstead, chairman of the British Medical Association, said in London yesterday.

The immunity enabled the Government and many local authorities to close their eyes to the problems of bad housing and the level of resources needed to put them right.

Lord Pitt, speaking at a conference on housing in the London borough of Tower Hamlets, argued that council tenants living in unhealthy and dangerous conditions should have the same protection against their landlords as those living in privately-rented and housing-association flats and houses.

He said that the Public Health and Safety Acts, which offered protection to the tenants of private landlords, could not be used by housing council officers against their own authorities, and so a tenant taking up a council tenancy lost important rights.

Council tenants could seek redress under the law only if they began an action themselves.

"This is totally unfair, and the law should be changed," Lord Pitt said.

In many cases, Lord Pitt said, there was a direct link between the poor health of some council tenants and the poor housing they lived in. He claimed that Tower Hamlets needed £100 million to bring its 18,000 homes up to scratch, yet its capital allocation for 1985-86 was only £14 million.

A Wolverhampton prostitute aged 15 had her own council flat, a juvenile court in the city was told yesterday.

She had been granted the tenancy because the council thought she was 18.

She also had convictions as an adult for prostitution before it was discovered by police that she was a juvenile. But the name she had given to police was false and further inquiries established that she was only 15.

The girl, now in care, admitted loitering for prostitution, and was given a conditional discharge for 12 months.

Last night the council's housing committee said that it would investigate how she was allotted the flat.

The decision to close the Dreadnought - named after the hospital ship in the Thames which originally served seamen - has been opposed by the National Union of Seamen, which has staged a series of one-day, ferry strikes over the closure, and by health service unions. Health ministers claim the move will save the Greenwich Health Authority £800,000 a year and provide seamen with a better service.

Mr Michael Rich, QC, for Greenwich council said the application had been made because seamen had been to St Thomas' but had not been receiving the priority promised.

Letters, page 13

# Vice girl, 15, 'was given council flat'

A Wolverhampton prostitute aged 15 had her own council flat, a juvenile court in the city was told yesterday.

She had been granted the tenancy because the council thought she was 18.

She also had convictions as an adult for prostitution before it was discovered by police that she was a juvenile. But the name she had given to police was false and further inquiries established that she was only 15.

The girl, now in care, admitted loitering for prostitution, and was given a conditional discharge for 12 months.

Last night the council's housing committee said that it would investigate how she was allotted the flat.

# Paratroopers win cut in sentence

A further two paratroopers jailed last December for indecency against a woman soldier won reductions in their sentences in the Court of Appeal yesterday.

The decisions followed successful appeals against sentence last month by two other members of the 1st Battalion, The Parachute Regiment, who had been convicted of indecent assault.

At last month's hearing, Lord Justice Watkins described the victim, a private in the Women's Royal Army Corps, as "dissolute and sexually depraved."

Yesterday the judge, sitting with Mr Justice Gairard and Mr Justice Ognall, allowed appeals by Private Ian Edwards, aged 22, and Corporal Stephen Hulme, aged 28, who had been jailed for nine and 12 months respectively. Both sentences were cut to six months.

Appeals by Private Edwin Lilley, aged 22, and Lance Corporal Norman Quinn, aged 23, against their six-month sentences were dismissed.

The victim alleged she had been raped at Bulford Camp, Wiltshire, but the eight paratroopers were acquitted of the charge. Five others were cleared completely of all sex charges against them.

None of the soldiers was at the hearing.

# It pays to run your business by the book.

Now, more than ever, the success of any business depends on having the right communications system. And today there are nearly as many ways to keep in touch as there are different kinds of enterprise.

The British Telecom Direct Business Catalogue is full of innovative ideas for every type of company. Thirty-two pages of information for everyone in business in a big way - or small. Our catalogue will show you everything from the sophisticated to the simple.

From the Emblem Switching System, with its six lines and sixteen extensions, down to the Ambassador ESS for the business that needs one or two lines and no more than four extensions.

You'll find cordless phones, answerphones, call-cost monitors and loudspeaking phones. You'll also find as much expert advice and guidance as you'll ever want.

And whether your need is for just one phone or a tailor-made system, we can help you explore and examine all the options. Our Business Catalogue speaks with an authority that cannot be equalled. It's in full colour. It's free. Just phone or fill in the coupon to get a copy.

**BRITISH TELECOM DIRECT**  
1986-87 BUSINESS CATALOGUE

**LINKLINE**  
0800 444 110  
(24-HOUR - 7 DAYS A WEEK)

Call us FREE on LinkLine or complete the coupon below.

For your FREE copy of our full colour 32 page Business Catalogue POST NOW to: Alison Rowe, British Telecom, FREEPOST, London EC2B 2TL. NO STAMP REQUIRED.

Name: \_\_\_\_\_ Address: \_\_\_\_\_ Tel. No. \_\_\_\_\_

British TELECOM DIRECT

# PARLIAMENT MARCH 14 1986 NHS • Childbirth

# Better management brings savings

Improved management of the national health service was beginning to pay off, Mr Norman Fowler, Secretary of State for Social Services, said during a Commons debate on management reorganization.

He said that cash savings of £150 million were likely through value-for-money measures.

Mr Steven Norris (Oxford East, C) moved that the House regard the report of the National Health Service Management Inquiry as an invaluable guide to efficient management of resources and welcomed the appointment of general managers at regional, district and unit level.

There was genuine and understandable concern from the Royal College of Nursing and the BMA but the picture in reality might not be as it appeared to them.

Unless the NHS management board soon demonstrated that it was making a positive contribution towards a more effective and efficient management of the service, the sooner yet another layer of bureaucracy went the better he would be pleased.

Mrs Renee (Wolverhampton North, E) said that sometimes nurses caring for patients were expected to be subjected to managers who knew nothing about nursing. This created hostility.

Mr Norman Fowler, Secretary of State for Social Services, said if good management was essential in small or medium-sized businesses, it was doubly essential in a service of the size of the NHS. His concern was not the dedication of the staff but how this asset was managed, and past experience had not always been encouraging.

Many of the general managers being appointed came from within the service. In the coming years management skills within the health service would have to be developed. He would have liked to have seen more nurses appointed.

I believe we have made significant progress (he said) towards improving NHS management.

This year the improvements made in efficiency had resulted in £120 million being released for use elsewhere in the service.

He had now approved the short-term plans for 1986/7 which would mean a significant expansion in services, more patients would be treated with more advanced techniques and more care in the community.

In the coming year, there would be an extra £650 million, representing a rise of 6.7 per cent, against an increase in general inflation of 4.5 per cent. Improved management was beginning to pay off.

Cash savings of £150 million were likely through value-for-money measures, such as energy conservation, better management of supplies and tendering for support services.

Mr Michael Meadowcroft (Leeds West, L) said the root of the problem from the Government's point of view was control, not just management. There was an obsession with uniformity.

There was no intrinsic reason why there could not be regional authorities with powers to tax and control services which were clearly regional.

Mr Roger Sims (Chislehurst, C) said management could be drawn from a wide range of disciplines.

It was not surprising that there had been some grumbling about implementation of Griffiths, but that there had been no few.

Mr William Hamilton (Central Fife, Lab) said the fine words of the Secretary of State about the skill and dedication of the workers in the health service were far removed from what was happening around the country.

Words - cost nothing. That dedication and loyalty was rewarded with peanuts, pay packets while hospitals were crumbling, paint peeling, hospitals and wards closing, and staff were leaving.

Mrs Edwina Currie (South Derbyshire, C) said the remarks of some senior ministers sounded like Griffiths had been disgraced. There was nothing whatever to prevent nurses applying for a general manager post but she suspected the reason they did not do so was because they felt nursing on the wards. Dr John Marek, an Opposition spokesman on health, said that, initially, the Griffiths report led the nursing profession to believe that there would be no problem for their conditions of work, promotion prospects or their ability to talk with superiors about problems.

In practice, though, it was becoming clear that management often had a huge range of additional responsibilities, or simply were not high enough up the management ladder to be able to deal effectively with difficulties. Such systems could not be allowed to continue.

Mr Nigel Spensley (Newham South, Lab) said it might well be that in the NHS a greater emphasis on line management and a greater sharpening up of responsibility was needed.

Mr Raymond Whitley (Under Secretary of State for Health and Social Services) said his department was not talking about management for management's sake but about management for the patients' sake. He said the system was flawed to put it mildly. He urged all nurses to understand the Government was conscious of their concern.

# Funding legal aid centres

Just as legal aid centres originated because of the perceived local need for help, the best sources of funds remained in their own localities, Sir Patrick Mayhew, the Solicitor General, said in rejecting a suggestion that they were agencies for which central government should assume responsibility.

Because those who provided the money tended to wish to have some control over the operation of whatever was funded it was better that those local centres responding to local needs should look to the local authorities and other local sources for funds.

Mr David Clelland (Tyne Bridge, Lab) who opened the debate, said the Government's regressive policies towards local authorities had led to a situation where many councils had been squeezed beyond the squeaking of the pipes.

# Mothers' wishes should be respected

The important disciplines of obstetrics and gynaecology were secure and guaranteed.

Mr Selwyn Selwyn Gwynne complained of the danger to patient care caused by the way the medical establishment had treated Mrs Savage, of the London Hospital, and Miss Bousquet, a consultant obstetrician and gynaecologist who used to work at the Mothers' Hospital, Hackney.

He spoke of personal ambition, spite and pique which tended to give the lie to the image of the medical profession created by soap operas.

Mr Whitley said it would be improper to make comments of any nature about these individual cases. On natural childbirth, all obstetricians should take account of the preference of women: whose deliveries were under their care, so far as their professional judgement allowed.

# US consultant visits Britain

It would have been a matter of considerable concern if a visit involving access to classified material had taken place without the necessary security checks, but no such visit took place, Mr John Lee, Under Secretary of State for Defence Procurement, said in replying to a debate about the presence in Britain of Mr Clarence Robinson, a United States government consultant.

The matter was raised by Mr Tom Doherty (Leishington, Lab) who said that Mr Paul Frazier, a Pentagon technology specialist commissioned two companies to carry out a survey of Nato countries to discover SSI-related technologies that would have to be brought into the country, might have to be classified.

Are we British (he went on) really going to allow ourselves to have our advanced technology milked by the Americans?

Mande me Comm  
Nize ge to arms  
Ahl seek with East  
Washington by UNK  
Clint as

# Mandela and Botha in meetings with Commonwealth team

From Michael Hornsby, Johannesburg

The Commonwealth "eminent persons group", which yesterday completed a secretive fortnight's visit to South Africa, has met both President Botha and Mr. Nelson Mandela, the jailed leader of the outlawed African National Congress.

The President's Office, the Ministry of Justice, and the Department of Prisons all declined either to confirm or deny the meetings officially, but *The Times* is reliably informed that both meetings took place last Wednesday.

It is presumed that the meeting with Mr. Mandela was in the Pollsmoor prison outside Cape Town. It is not clear whether all seven members of the group, which includes Lord Barber, the former Chancellor of the Exchequer, were present.

A few foreign journalists, academics and politicians have been allowed to see Mr. Mandela in the past, but the meeting with the group is clearly the most important to date. It could be seen as *de facto* acknowledgement by Pretoria of Mr. Mandela's status as a political leader.

Part of the group's brief is to explore the possibility of Commonwealth mediation between Pretoria and black leaders. It is also due to report to Commonwealth states in June on the genuineness of Pretoria's claim to be moving away from apartheid. In the light of the report, member states will decide whether to impose economic sanctions.

Recently Pretoria has turned a blind eye as black leaders here, as well as members of white liberal groups, have made the pilgrimage to Lusaka, the Zambian capital, to meet ANC leaders in exile.

Last week, seven leaders of the Congress of South African Trade Unions, which has some 500,000 members, held talks with the ANC in Lusaka. Mr. Oliver Tambo, the ANC president, and Mr. Joe Slovo, a senior white official in the South African Communist Party, which is allied to the ANC, took part.

Witches burnt: At least nine people are reported to have been burnt to death as witches by chanting mobs of youngsters calling themselves "comrades", in the Napthuno district in northern Transvaal.

The chief councillor of the local tribal authority, Mr. France Mathaba, said the burnings were "a bad reflection of the political direction of these young people". Police confirmed the incident.

# Boat may show how Disciples lived



A crane lifting a boat, dating from about the time of Christ, at the site where it was discovered on the shores of the Sea of Galilee. The vessel is encased in plastic sheets to prevent it from disintegrating on its way to a settlement near by where it will go on permanent display after lengthy chemical treatment. The boat, the only complete craft from the period to be found, was discovered as a result of a lack of winter rainfall in the area (Jan Murray writes from Jerusalem).

When it has been cleaned and preserved it is expected to give an insight into the way Galilee fishermen like Christ's Disciples worked. Remains of at least two other boats have been found in the mud near by.

It is thought that the site at Ginnosar, about 10 miles north of Tiberias, was once a mooring for fishermen. The Sea of Galilee is more than six feet below its normal level for the time of year, and the outline of the boat was spotted in black mud that would normally be under water. It was close to a few old coins which came to light along the shoreline. A pottery lamp, with soot still round its spout, was found on the boat. It is of a design current at the start of the first century BC, so the boat could well have been in use at the time of Christ. The craft will be left soaking in water and chemicals for several years before its timbers are sufficiently preserved and it can be displayed to the public.

# Russian defector sails to freedom

Stockholm - The first mate on a Russian fisheries inspection ship forced the captain at gun point to sail the vessel to Sweden yesterday. (Christopher Mosley writes)

The boat, which was based in Tallinn, capital of Estonia, put in to Sliite on the Baltic island of Gotland where the 42-year-old sailor surrendered his gun and asked in broken English for political asylum.

He said he had a daughter living in Finland but no family in Tallinn.

The police allowed the captain to contact the Soviet Embassy in Stockholm. The four other members of the crew did not want to defect.

# Mind change

Kuala Lumpur (Reuter) - Malaysia's Deputy Prime Minister, Datuk Musa Hitam, has withdrawn his resignation as deputy president of the dominant Malay-based party to prevent a further split in party ranks.

# Crash cause

Delhi (Reuter) - A bomb caused the crash of an Air India plane off Ireland which killed all 329 people on board, according to an Indian Government inquiry report.

# Trial climb

Kathmandu (AP) - An eight-man US team has arrived here for a trial climb of the 26,899ft Mount Chomolungma before tackling Mount Everest in 1988.

# Farmers freed

Peshawar (Reuter) - The Pakistan authorities have agreed to free 130 opium poppy growers arrested during a crackdown on crops and to compensate families of seven farmers killed in the operation.

# Wife dies

Vienna (AP) - Mrs Semiramis Alia, the wife of the Albanian leader, Mr. Ramiz Alia, has died aged 58, the official news agency ATA reported.

# Just too much

Moscow (Reuter) - The Communist leaders of Sol-Ietsk, a rural Russian district, have been expelled from the ruling party for holding a drunken dinner to celebrate the end of their local conference. *Pravda* said.

# East-West tensions

## Nitze gets down to arms details

From Michael Binyon, Washington

The United States will present detailed proposals at the next session of the Geneva arms talks in May for the verification of medium-range missile reductions, according to President Reagan's senior arms control adviser.

Mr. Paul Nitze said they would involve on-site inspection and an exchange of information. The proposals would suggest the latest US plan on the reduction of intermediate weapons, which calls for the elimination of the Soviet and US arsenals in three phases over three years.

Speaking to the US Foreign Service Institute on Thursday, Mr. Nitze conceded that the US proposals would require the Soviet Union to make larger cuts than the US in the first phase. But he said the plan was designed so that the Russians would not maintain an advantage over the US at any point in the process.

He gave a generally negative assessment of the latest rounds of arms talks, suggesting the Soviet insistence on prohibiting the modernization of British and French nuclear forces showed the Russians were not negotiating seriously.

MOSCOW: The Kremlin has proposed starting two-way talks with the US in April on a nuclear test ban, a senior Soviet official said yesterday (AP reports).

Mr. Viktor Komplexov, the Deputy Foreign Minister, said the Soviet Union has informed Washington of the proposal and has named its negotiator.

# US backs censure of Pinochet

From Alan McGregor, Geneva

A resolution initiated by the United States criticizing the Chilean Government for serious human rights violations was approved without a vote yesterday at the 43-nation UN Human Rights Commission wound up its six-week annual session.

It was the first time the US has initiated such a move against Chile, calling for respect of human rights and "respect for the principle of government based on the consent of the governed".

The US delegate, Mr. Richard Schifter, said they had tried quiet diplomacy at first. "Only after concluding we were not getting an adequate response did we go public".

The commission approved resolutions censuring those responsible for events in countries such as Afghanistan, South Africa, Iran and Cambodia and condemning the taking of hostages.

It endorsed proposals for monitoring states' compliance with the 1981 declaration on religious discrimination.

The commission commended the special rapporteur on torture, Mr. Peter Kooijmans of the Netherlands, for his report revealing that torture was widespread.

# French ban kidnap message

From Diana Geddes, Paris

The four French television channels decided yesterday to show only short, silent extracts of the film of the three surviving French hostages who have been held by Islamic Jihad in Beirut for nearly a year. They refused to broadcast accompanying messages from the pro-Iranian Muslim extremist group which the hostages released.

The release of the six-minute video cassette of the

blunder over the deportation of two pro-Iranian Iraqis to Iraq. This was used by Islamic Jihad as the pretext for M. Seurat's execution.

The "pardon" granted by Baghdad to the two Iraqis, neither of whom has been convicted of anything, and the promise of their imminent return to France, satisfies one of Islamic Jihad's demands and apparently removes the threat of the "execution" of another hostage.

But it complicates further another of their demands - that France cease to supply Iraq with arms in its war against Iran. France inevitably feels indebted to Iraq for granting the pardon.

Islamic Jihad has also demanded the release of five men convicted of murder in connection with an assassination attempt on the former Iranian Prime Minister, Shapur Bakhtiar, and the return to Iran of the \$1 billion (£671 million) loan made to France under the Shah.

# Released Zapu man in hospital

From Jan Raath, Harare

Mr. Lookout Masuku, the former deputy army commander drawn from the opposition Zapu party, who was freed this week after nearly four years in detention, is said to be seriously ill in hospital.

He was released on health grounds at the same time as the former Zapu secretary-general, Mr. Vote Moyo, was freed.

Friends of Mr. Masuku said he had been transferred to hospital from prison with acute meningitis three weeks ago. He was still "very sick".

He was arrested early in 1982 on suspicion of stockpiling arms with other Zapu executives to stage an uprising.

He was acquitted by the High Court in 1983 but was immediately detained under State of Emergency laws.

# Kohl seeks better ties with East Germany

From Frank Johnson, Bonn

Herr Helmut Kohl, delivering the Chancellor's annual speech to Parliament on "The state of the nation in divided Germany", yesterday appealed for improved relations with East Germany.

"Both states in Germany have a duty to make an active contribution to East-West relations by extending their co-operation," he said.

Herr Kohl's remarks were inevitably scrutinized for any clues they might have offered towards the solution of the personal mystery of German politics. Will Herr Erich Honecker, the East German leader ever be allowed by the Soviet Union to make his visit to the Federal Republic?

The Soviet Union publicly opposed the visit which Herr Honecker intended to make in 1984, and he had to abandon the idea.

Although it was about the state of Germany, yesterday's speech was also about the state of Herr Kohl, whose position seems to have been weakened by the legal actions against him provoked by the Green MP, Herr Otto Schily. In an unusually impassioned interview this week with the newspaper *Bild*, Herr Kohl said: "Schily wants to defame me...it's an evil campaign which is meant to finish me politically."

# EEC denies secret butter sale deals

From Richard Owen, Brussels

The EEC Commission yesterday denied that it was involved in any "secret deals" with countries such as Libya or the Soviet Union over the sale of EEC butter at subsidized prices.

But trade experts said a deal with Russia was "in the offing" and that a confidential message had been sent by the Commission to EEC exporters interested in selling EEC butter to Libya at knock-down prices.

Apparently to offset the impact of such sales on European opinion, the Commission announced that it was extending its scheme for subsidizing low-priced butter sales to old-age pensioners, the unemployed and those on social security.

The Commission said it proposed to nearly double the present subsidy for sales within the Community from £53 a hundred kilograms of butter to £99. That would put butter to the needy at about 12p a pound.

The planned sale to Russia is said to be of more than 100,000 tonnes at about 15p a pound. The quantity for Libya is not known.

# Soyuz course righted

Moscow (Reuter) - The Soviet cosmonauts Leonid Kizim and Vladimir Solovyov spent the first day of their new space mission yesterday doing routine checks and correcting the course of their Soyuz T15 craft.

A progress report issued by Tass said the men, who blasted into orbit on Thursday, would make a further correction later to bring them closer to the Mir space station.

Mr. Kizim, aged 44, and Mr. Solovyov, aged 39, are due to dock with Mir today. They will be the first cosmonauts to visit the station, the core of a planned giant orbital laboratory, since it was launched on February 20.

# Washington criticized by UN legal expert

From Zoriana Pysariwsky, New York

The United Nations legal counsel has challenged the unilateral decision by the United States to impose a ceiling on the size of the Soviet delegation to the world organization, saying that the dispute must be resolved through conciliation procedures.

In a statement before the UN host country relations committee, Mr. Carl-August Fleischhauer did not deny the legal right of the US to seek to reduce the 270-strong Soviet mission, but he made clear that Washington had gone about it the wrong way by simply taking matters into its own hands. Señor Javier Pérez de Cuéllar, the UN Secretary-General, was, he said, even at this stage ready to play a mediatory role. The forthright remarks by the legal counsel surprised many diplomats who are used to witnessing the UN legal department perform amazing balancing acts.

The effect of the ruling was immediately felt as Western delegations - including France, Spain and Canada - told the host relations committee that US apprehensions over the size of the Soviet delegation were justified, but nevertheless agreed that more proper channels to resolve the dispute should be used.

# Clint asks the voters to make his day

From Ivar Davis, Los Angeles

Any candidate for political office in the United States would normally be delighted to be offered an international platform to air his views on.

But in the resort town of Carmel, California, the man running for mayor is not just any candidate: Clint Eastwood, actor, producer, millionaire and number one box office star, has made it perfectly clear that out-of-town journalists need not apply to interview him.

"I have no desire to turn this campaign into a circus," said the actor, aged 55, who is expending as much time and energy to win the two-year mayor's job - which pays \$200 (£135) a month - as he does on a film, which pays him in the region of \$6 million.

Mr. Eastwood has become an international star playing steely, existential heroes, first in spaghetti westerns, heavy on scowling and low on dialogue, and then as the maverick San Francisco detective "Dirty Harry" Callaghan, who often takes the law into his own hands.



Clint Eastwood: deadly serious candidate.

In one scene that has become a celluloid classic, Eastwood the cop inchily fingers the trigger of his Magnum as he confronts an armed robber. "Go ahead - make my day," he tells the hoodlum.

Naturally Mr. Eastwood would be thrilled if the 4,800 residents of the community some 90 miles from San Francisco made his day on April 8. He has become one of the most visible candidates, usually hanging out at campaign headquarters, right next door to his bar and restaurant, the Hog's breath.

He shows up at early breakfasts to debate local issues with his three chief opponents: the incumbent Mayor, Charlotte Townsant; Mr. Paul Lamb, a businessman; and Mr. Timothy Grady, a dishwasher and singer who is running on an environmentalist ticket.

Although he has turned down dozens of offers from network television journalists and those willing to fly to Carmel from London, Paris, and Rome, it has not stopped the world press from rushing to his bar, hoping for even the briefest of dialogues with the taciturn star.

They roam down Carmel's main street interviewing businessmen and residents and buying up the "Make My Day" bumper stickers.

Mr. Eastwood's only public pronouncement for out-of-town media is this: "This race is between me and my neighbors. I love Carmel, and want my neighbors to be able to make their decision on April 8 outside an atmosphere of national media." He has lived there for a dozen years.

He shows up at coffee mornings and pounds the streets, knocking at each door to win support. He talks earnestly about solving Carmel's problems (heavy traffic in the summer, when thousands flock to the pretty town) and wants to bring back old-fashioned logic to cope with parking, water shortage and a storky image.

Last year he sued the city when the councillors rejected his proposal to build a two-storey office building next to his restaurant.

"Clint's deadly serious about getting the job," said Mr. Mac Donald, editor of the weekly *Pine Cone* newspaper. "It's not a whim. It's certainly lived up to a usually dull campaign. When word spreads that Clint is going to show up at someone's house for coffee and Danish, the place is packed: a sell-out."

However the vote turns out, Mr. Lamb expects to emerge a winner. He runs a shirt store which has a sign reading "Buy a Paul Lamb for Mayor" T-shirt and you get a Clint Eastwood shirt for free".

Asked why he was pushing his arch rival, Mr. Lamb replied: "I'm a pragmatic fellow - politics is politics, and business is business."

# The perfect business partnership.

The success of any business venture, whether large or small, depends as much on the knowledge that your office administration is managed in the most efficient and cost effective manner as on the ability to adopt a positive attitude to the job in hand.

Bank of Scotland's Home and Office Banking Service (HOBS) provides unparalleled financial control - instant account information, the immediate transfer of cash to earn high interest on surplus funds, and the payment of bills. For instance, a bill received today could be entered into the system with a payment date of your choice up to 30 days ahead, allowing you to take full advantage of any credit terms offered.

HOBS offers a complete service and makes your money really work for you with the unique Investment Account.

Now you can bank until 1 am on weekdays and 11 pm at weekends - all at the touch of a button from your own desk.

HOBS is brought to you via Prestel, British Telecom's extensive videotex network.

To obtain a copy of our free information pack please complete the attached coupon and send it to Home and Office Banking Centre, Bank of Scotland, FREEPOST, Edinburgh EH1 0AA.

Alternatively, ring 01-200 0200 or call into any of our Branches and ask for a pack.

Please send me your information pack.

NAME \_\_\_\_\_

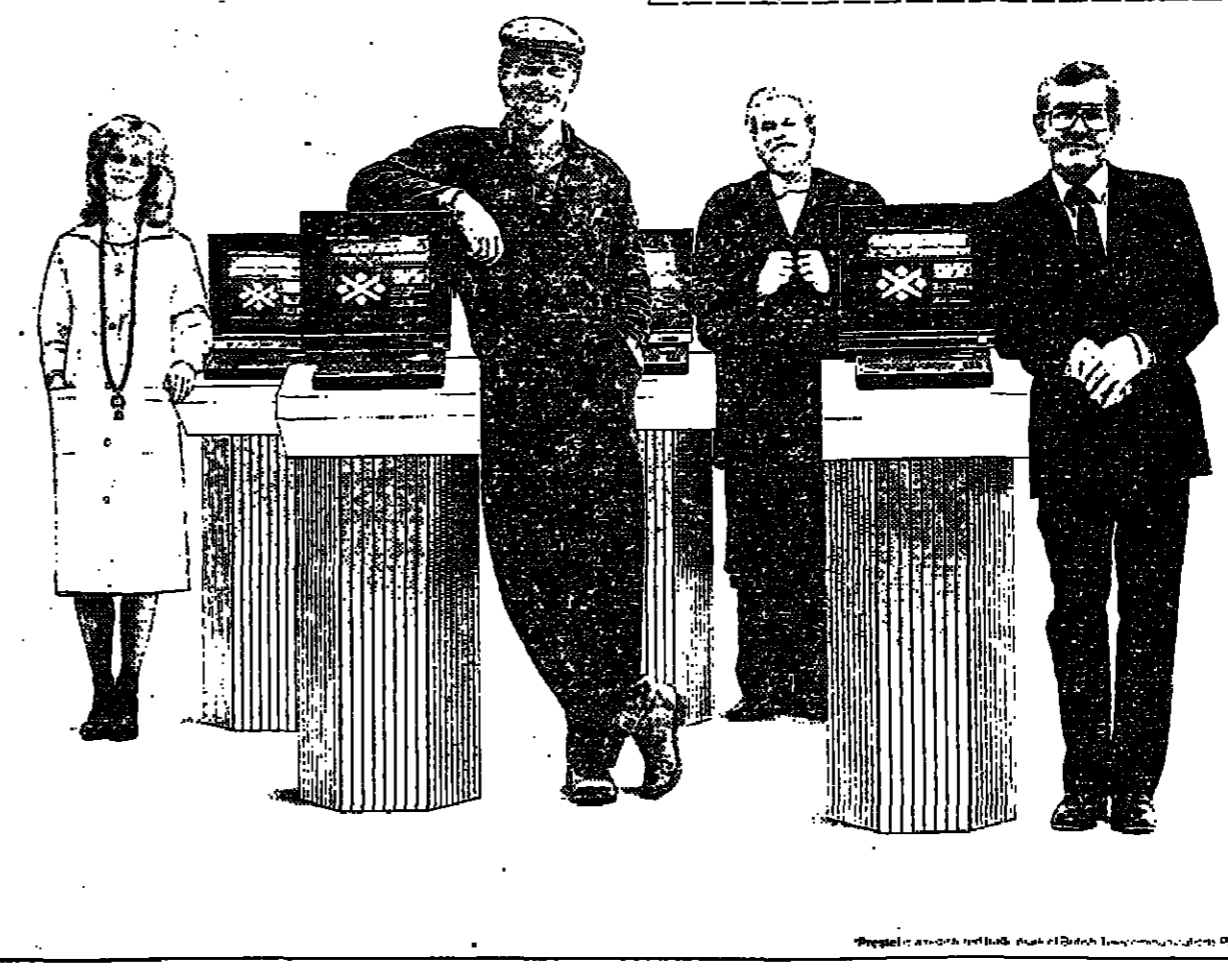
TITLE \_\_\_\_\_

ADDRESS \_\_\_\_\_

POSTCODE \_\_\_\_\_ TEL NO \_\_\_\_\_

**BANK OF SCOTLAND**  
A FRIEND FOR LIFE

13 03 15



# France gears up for one of most vital elections since the war

From Diana Geddes, Paris

Campaigning ended at midnight last night for what is likely to be one of the most important general elections since the Second World War. By tomorrow night, France will probably find itself for the first time under the Fifth Republic with a right-wing majority in parliament confronting a left-wing president.

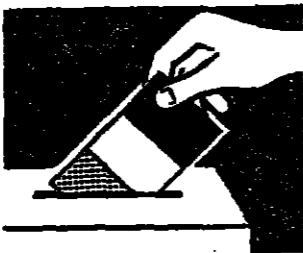
It could constitute a turning point in French history. No one knows for certain that will then happen. Some are predicting political chaos and constitutional crisis. Others maintain that the programmes of the Socialists and the traditional right are not so different, and that President Mitterrand could "cohabit" with a right-wing government until the end of his seven-year mandate in 1988.

President Mitterrand himself has recently added to the climate of confusion and uncertainty by suggesting for the first time that he might decide to resign in the event of a right-wing landslide. Until now, he has insisted that there was no question of not serving out his full mandate.

Nearly 37 million voters are being called to the polls in France's 96 metropolitan departments and nine overseas departments and territories to vote for an enlarged National Assembly of 577 deputies.

For the first time under the Fifth Republic, election will be by proportional representation on the basis of lists of candidates fielded by the parties in each department.

At the same time, elections



home to the electorate that there will be two separate elections, and only one round of voting. For the past 30 years, the French have been used to voting in two successive rounds, separated by one week, for all their elections.

Polling stations open in most areas at 8am tomorrow and close at 6pm, except in the big towns, where an additional two hours are allowed.

The first computer predictions are expected at 8pm, but a clear picture of the way voting has gone is not expected until near midnight, with

final results due around 5am on Monday for all but France's three west-lying overseas departments, where there will be a delay because of the time difference, and in three overseas territories, where a two-round voting system has been maintained.

It is particularly difficult in this election to talk in terms of winning or losing. Where there is no doubt at all that the Socialists will lose their present overall parliamentary majority, it is not so certain that the Gaullist RPR and centre-right UDF parties will obtain the 289 seats needed to secure an overall majority in the new Parliament, without which they say they will not form a government: they refuse to form an alliance with the extreme-right National Front.

Even if the two parties do win an overall majority, France's voters may not know who their new Prime Minister or government are for another three weeks.

Under the constitution, the President has up until the opening of the new session of Parliament on April 2 in which to choose his prime minister. Opinion is again divided over whether he will make an appointment quickly, or whether he will take his time in an attempt to further confound his political opponents. Much will depend on the clarity of tomorrow's results.

Leading article, page 13

# Ecuador put on state of alert

Quito (AP) - President

Febrés Cordero of Ecuador declared a state of emergency after the dismissed armed forces chief, General Frank Vargas, took control of a second air force base and called on supporters to march on the government palace to restore "a true social democracy".

Reports said the dissident general took over the Mariscal Sucre base in Quito on Thursday night, claiming the Government had broken the agreement that had led to his surrender at another base on Tuesday. Crowds flocked to the base and yelled, "support, support", and "Vargas, the people are with you".

General Vargas addressed a crowd of about 500 people, asking them to protect the base against a possible government attack and prepare for a march on the palace.

"Tomorrow, or if possible tonight, we will march against the palace," he said, dressed in battle fatigues. "My aim is to restore in this country, a true social democracy, with liberty, with opportunities for everybody".

President Febrés Cordero ordered a state of emergency in the provinces of Pichincha and Manabí after the call for a march.

Earlier he had accepted the resignation of the Defence Minister, Señor Luis Pineros, and of the army commander, apparently meeting the demands General Vargas made last Friday that they be sacked for alleged fraudulent management of public funds.



General Vargas speaking to supporters at the entrance to the Quito air base.

The President had dismissed General Vargas, aged 51, for insubordination and he and about 200 supporters barricaded themselves in at the Manta air force base for five days to press his demands. Señor Pineros offered to step down to end the crisis, and General Vargas surrendered on Tuesday, agreeing to stand trial in a military court.

But radio and television reports on Thursday night said officers at the Mariscal Sucre base had said that General Vargas was inside and in charge. The radio said General Vargas had taken control of the Quito base because the Government did not respect earlier agreements, but it was not known what those agreements were.

In a broadcast attributed to the general, Radio Quito quoted him as telling soldiers at the base: "I will not fight against tyranny. Those who want to stay, come to my side...I will fight until death against tyranny".

A government spokesman, Señor Joffre Torbay, said earlier on Thursday the President had accepted an offer by the army chief, General Luis Albuja, to retire or accept another post. He was the other officer whose sacking General Vargas had demanded.

Señor Torbay said the President had named General Jorge Arzuza as interim Defence Minister and designated him chief of the joint armed forces command, the post General Vargas had held before he was sacked.

Civilian rule was re-established in Ecuador in 1979 after seven years of military dictatorship.

General Vargas emphasized during last week's stand-off that he did not intend to overthrow the Government. "My intention is not to shake the stability of the Government. My demand is the firing of those two."

# Japan in industry for art 'deal'

From David Watts Tokyo

Japanese firms are to announce two new investments in Wales shortly.

Mr Nicholas Edwards, the Secretary of State for Wales, told *The Times* of the investments just after he had helped to open a controversial exhibition of old masters from the Welsh National Museum at the Sogo department store.

The investment is expected to include at least one factory and the minister's delegation has been discussing the possibility of Japanese bio-technological research being done in Wales.

Mr Edwards told the guest of honour, Prince Hiro, grandson of Emperor Hirohito, that it was particularly appropriate that "at a time when Japanese companies are helping to create a second industrial revolution in Wales, based on high technology, we should be able to send these superb works of art as a gesture of our friendship".

But critics of the year-long loan of the paintings, which include Rembrandt's "Portrait of a Girl" and Van Gogh's "Rain at Auvers" as well as works by Turner, Constable and Richard Wilson, believe it involves much more than a gesture of friendship.

The critics, who include most of the museum's art staff, believe it may be part of a *quid pro quo* for more Japanese industrial investment in Wales and for the founding of a new national museum.

A study of the needs of the museum is being made and a report is expected in early summer on whether the present building should be restored or new provision made.

An inquiry into the circumstances of the loan of the paintings is now under way in Wales and the museum's keeper of art has been suspended on full pay.

The tour, lasting until December, will take the works to six provincial cities. The conditions here are better than we have at home," Dr Michael Evans, assistant keeper of fine art at the museum, said.

The paintings are displayed in Sogo's special gallery which has constantly controlled humidity and appropriate, subdued lighting in contrast to the paintings' home in Cardiff where staff must try to protect them in less than ideal surroundings.

However two paintings already show sensitive spots and the possibility of paint lifting off will be a constant concern of the staff looking after the works. One German-trained Japanese conservationist will be monitoring the works.

Prince Hiro clearly enjoyed the exhibition: "He's no artist and he's no art historian," said Professor Nobuyuki Senozaki of Seijo University, who explained the paintings to him. "But he's been to many of the places depicted in the paintings and he's visited Wales so he enjoyed it very much."

# Danes get a bitter Easter egg

Copenhagen - Labour unrest and mass demonstrations are expected in Denmark after the presentation yesterday by Mr Poul Schluter, the Prime Minister, of his minority Government's third economic austerity package within 12 months (Christopher Follett writes).

Already dubbed the "Easter egg" package, the measures aim to cut back consumer demand by 11,000 million kroner (£392 million).

The measures include increased taxes on energy consumption, as well as on wine, spirits, ale, tobacco and confectionery. A 10 per cent levy is to be put on luxury goods.

# Nazis claim Palme murder

From Christopher Mosey, Stockholm

A hitherto unknown European Nazi group yesterday claimed responsibility for the assassination of Olof Palme, the Swedish Prime Minister, and served warning that the former West German Chancellor, Herr Willy Brandt, a speaker at Mr Palme's funeral today, would be their next victim.

The claim came in two anonymous letters, one to TT, Sweden's domestic news agency, the other to the Stockholm evening newspaper *Aftonbladet*.

The letters, from a group calling itself the European Nationalist Union, were handwritten in capital letters in English.

They read: "During the autumn conference in Berchtesgaden September/85, with the usual 13 leaders from European countries, plus USA, death penalty was passed on Olof Palme and the German traitor Willy Brandt. "ENU succeeded in the execution of Olof Palme 28-2-86." Next in turn is Willy Brandt."

Meanwhile, under strict security, world leaders, statesmen and film stars arrived here yesterday for the funeral.

Mr Robert Mugabe, the Prime Minister of Zimbabwe, yesterday visited the spot where Mr Palme was shot dead to lay a wreath.

Paul Newman, the actor, a close friend of Mr Palme's from their student days at Kenyon College, Ohio, and the former actress Melina Mercouri, now Greece's Minister of Culture, were also flying in for the funeral.

Mr Ingvar Carlsson, the new Swedish Prime Minister, held talks yesterday with Mr Nikolai Ryzhkov, the Soviet Prime Minister, after his arrival for the funeral. Today, he will meet the United States Secretary of State, Mr George Shultz.

Mr Ryzhkov said he also would hold talks with Mr Shultz if the US asked for this. Britain will be represented at the funeral by Lord Whitelaw, Lord President of the Council, who is also expected to hold talks with Mr Carlsson.

There will be a massive funeral procession through the streets of Stockholm today.

# Managua accuses envoys of spying

From John Carlin, Managua

The Nicaraguan Government has accused four American diplomats here of belonging to the Central Intelligence Agency, claiming that they recruited two Interior Ministry officials to work for them as spies.

Nicaragua has not decided yet whether to expel the alleged CIA spies, only two of whom are currently in Managua, but a senior official at the Interior Ministry said they would "probably have to leave the country".

Nicaragua's state security chief, Commander Lenin Cerna, said on Thursday that the two accused Interior Ministry officials had been recruited last October, lured by initial payments of \$25,000 (£16,600) and the promise of a monthly "salary" of \$5,500.

The two men, both of whom had middle-ranking positions in the Sandinista security apparatus, were arrested last month.

Only now, however, after interrogation, have they given details of the four US Embassy officials, one a woman, with whom they say they maintained clandestine links.

Commander Cerna produced photographs of cigarette lighters with secret camera lenses, rolled-up micro-film hidden inside pens, false "vitamin" pills used to develop film and a variety of other "007" gadgets said to have been provided by the US.

Two years ago three US diplomats in Managua were expelled from the country accused of espionage. That provoked Washington to expel 17 Nicaraguan consuls working in the US.

This time the Nicaraguan Government appears to be acting more cautiously, possibly fearful that an anti-American action at this point might sway a hitherto reluctant American Congress to approve President Reagan's proposal for \$100 million in aid to the Nicaraguan contras.

With the congressional vote due in Washington next Wednesday, President Daniel Ortega of Nicaragua has begun to speak out against "US terrorism".

"We are not a colony of the US...So who has given the Congress of the country the right to discuss the future of Nicaragua?" he asked.

# Guerrilla leader shot dead

Bogotá (Reuter) - One of the founders and top leaders of Colombia's April 19 guerrilla group (M19), Alvaro Fayad, has been killed by police, a police spokesman said yesterday.

General Guillermo Gonzalez, of the Police Command, said Fayad was strolling in a fashionable neighbourhood west of Bogotá on Thursday night when special commandos, advised of his presence, shot and killed him and a woman companion.

Fayad had been in Bogotá since last Wednesday attending a guerrilla summit, according to reports reaching police.

Aged in his 40s, he had met President Belisario Betancur several times to draw up terms for a ceasefire. He became M19's top leader last year.

The leftist group had signed the truce in 1984, but a few months later resumed armed strife. Fayad's successor seems likely to be Carlos Pizarro León-Gomez.

M19 was responsible for the bloody assault last year on the Palace of Justice, where more than 100 people were killed as troops intervened to dislodge the guerrillas.

# Three cheers for Britain

Topic: JOHN PARSONS at Telford

JOHN LLOYD and Colin Wallace, the two British men who have won the Davis Cup for the first time since 1936 at Telford.

Their victory against the Americans in the final at Telford was a triumph for British tennis. It was also a triumph for the Telford Development Corporation, which has built the Telford Tennis Centre, a £1.5 million project which has provided a permanent home for the British tennis team.

The centre, which was opened in 1984, has four courts, a club house, and a canteen. It is one of the best tennis centres in the world.

The British team, led by John Lloyd and Colin Wallace, won the Davis Cup by defeating the Americans 3-2 in the final. This was the first time since 1936 that Britain has won the Davis Cup.

The victory was a great achievement for the British team and for the Telford Tennis Centre. It was also a triumph for the Telford Development Corporation, which has built the Telford Tennis Centre, a £1.5 million project which has provided a permanent home for the British tennis team.

# Davis Cup Australia next for jubilant Britain

By JOHN PARSONS

THE only concern for Britain's Transambur Davis Cup team after their handsome defeat of Spain at Telford on 12th March, was what to do next.

The team, led by John Lloyd and Colin Wallace, will travel to Australia for the quarter-finals against Australia on July 10-20.

The British team, which won the Davis Cup for the first time since 1936 at Telford, will be led by John Lloyd and Colin Wallace.

The team will be supported by the Telford Tennis Centre, which has provided a permanent home for the British tennis team.

# TENNIS Bates should get Britain off to a winning start

By IAN BELLAMY, Tennis Correspondent

THE first round of the Davis Cup competition, the world's most prestigious tennis tournament, is about to get underway. It is a time when the British tennis team, led by John Lloyd and Colin Wallace, will be looking for a winning start.

Jeremy Bates, the British number one, is expected to play a key role in the team's success. He is a powerful player with a strong backhand and a good serve.

Bates should get Britain off to a winning start in the first round of the Davis Cup. He is a powerful player with a strong backhand and a good serve.

# Lloyd and Bates put Britain clear

By JOHN PARSONS

JEREMY BATES again found the desire and determination to lift his game to an immense peak at Telford yesterday to provide Britain with the perfect foundation for what should now be an untroubled Davis Cup first round victory over Spain.

Despite a sudden lapse of *Spartan* *Worldwide* confidence and a nervous backhand which had been shaky in the first round, Bates played superbly in the first round of the Davis Cup, defeating the Spaniard 3-1.

The British team, led by John Lloyd and Colin Wallace, won the Davis Cup for the first time since 1936 at Telford.

# Joyful Bates gives his best

BY MALCOLM FOLLEY

JEREMY BATES yesterday delivered that feeling of elation so familiar to the brotherhood of Spain's successful matadors.

With a powerful and a tall backhand and a good serve, Bates is a powerful player with a strong backhand and a good serve.

Bates should get Britain off to a winning start in the first round of the Davis Cup. He is a powerful player with a strong backhand and a good serve.

# OBVIOUSLY, THE BRITISH PERFORM BETTER IN TELFORD.

In fact, judging the achievements of companies like Maxwell, Westinghouse, Iatung, Bischof & Klein and Ricoh, it would seem that everyone performs better in Telford.

Everyone, that is, except the Spanish Davis Cup Team.

THE SUCCESS STORY CONTINUES.

If you'd like to know more about what's happening thirty miles west of Birmingham, contact Mike Morgan, Commercial Director, Telford Development Corporation, on Telford (0952) 613131.

# ETA four jailed in Bayonne

From Richard Wigg Madrid

A French court's description of four members of the Basque separatist organization ETA as "a band of common criminals", was hailed by the Spanish Interior Minister, Señor José Barrionuevo, yesterday.

The four had been found guilty by a Bayonne court on Thursday of possessing and storing arms and explosives in a disguised arms factory on a farm which was raided by French police in January last year.

They included Juan Lasa Michelana ("Txikiardi"), a former head of the organization's military wing. All held refugee status. They were each sentenced to five years' imprisonment and were barred from living in south-west France for seven years after completion of the prison terms.

Despite protests in the Basque region, Madrid regards the court's decision as offering sufficient legal grounds for taking similar steps against any ETA members residing in France, and as a significant advance in co-operation with the French.

# Ex-FBI man sent to prison

Washington (Reuter) - A

former FBI employee has been sentenced to three to nine years' imprisonment in a spy case involving the Soviet Union.

Randy Miles Jeffries, aged 26, was arrested in December on a charge that he offered to sell classified documents for \$5,000 (£3,400) to an FBI agent posing as a Soviet military official.

## NEW BRITISH INSTANT DEHUMIDIFIER

WORKS LIKE MAGIC TO EXTRACT MOISTURE FROM THE AIR

### DRIES OUT DAMP

Dampness can be a costly and harmful problem. Now this new British made Moisture Magnet has been produced as a simple, safe and effective way of drying harmful dampness and humidity from the air. It soaks up condensation like a sponge. Excess moisture in the air within the home, however caused, can lead to problems such as condensation, mildew, mould, musty odours, damp fabrics, peeling wallpaper, crumbling plaster, wet rot and other costly damage. This amazing New Moisture Magnet will help keep rooms and cupboards free from mildew and musty odours and create a comfortable damp-free environment. It is highly economical, simple and safe to use. Special crystals are placed in the unit - they attract moisture in the air which accumulates at the base of the tub. A highly efficient way to solve a very common problem and great value at only £3.99 plus £1.05 postage and packing. 3 units or more post free.

Full 12 month money back guarantee. Test the moisture magnet at home - see it draw dampness from the air and if you are not satisfied in every way, return it for a full refund of your money.

Post Orders to: Leroco (Direct Sales) Ltd, (Dept. T110H), 77 High Street, Bexley, Kent DA5 1BJ. Please allow up to 21 days for delivery.

ONLY £3.99 EACH

DIAL YOUR ORDER. RAPID ORDERING SERVICE BY TELEPHONE ON ACCESSOR VISA (You need a credit card).

77 High Street, Bexley, Kent DA5 1BJ

1. Push to order. £3.99 + £1.05 P.P. (Postage and Packing). 2. Understand that if it is not fully satisfied, I may return for a full refund. 3. I enclose cheque/P.O. or payable to Leroco (Direct Sales) Ltd. Or Debit my Accessor/Visa.

Card No. Expiry Date. Signature. MR/MRS/MISS. Address.

NOW YOU CAN END THE PROBLEM OF DAMP IN YOUR HOME WITH EASE!

CALLERS WELCOME TO LEROCO SHOWROOM CENTRES HIGH - BAY (SOUTH & S.W. ENGLAND) HIGH - 100 BROADWAY, SOUTH-77 HIGH STREET, BEXLEY, KENT. LONDON: 4 COURAGE CIRCUS UNDERGROUND STATION SHOWING ANCHOR - BIRMINGHAM - 30 TOWN STREET, DUNDEE, THE BRITAIN



### Suicide by New York corruption suspect

From Christopher Thomas New York

A key suspect in New York City's deepening corruption scandal has killed himself at home by plunging a 12-inch kitchen knife into his chest.

Mr Donald Manes, aged 52, who resigned recently as president of the New York borough of Queens, was about to be charged for his alleged role in a racketeering operation centred on the city's Parking Violations Bureau, which collects parking fines.

It appeared that he had just been talking on the telephone to his psychiatrist late on Thursday. He was dead on arrival at hospital.

Mr Manes, who also quit recently as head of the Democratic party in Queens, tried to kill himself two months ago by slashing his arms and legs.

His death came three days after an old friend, Mr Geoffrey Lindenauer, former deputy director of the Parking Violations Bureau, pleaded guilty to reduced charges of corruption and in return gave information to the authorities.

Law enforcement officials said Mr Lindenauer gave details about systematic pay-offs to Queens politicians by firms hired to collect millions of dollars annually in unpaid parking fines.

## His nation in crisis, Sri Lanka's President speaks to The Times

### Jayewardene steeped in gloom

From Michael Hamlyn, Colombo

There can be no political settlement in Sri Lanka until the separatist rebels in the north and east give up their terrorist campaign, according to President Jayewardene.

Speaking on the day his Government announced a new initiative to bring the militant Tamils to the negotiating table, the President painted a gloomy picture of its chances of success.

"Until the terrorists are defeated or surrender, I can't have a political solution," he told me in the study of his house in the leafy Cinnamon Gardens area of the capital.

He explained that the last time there was a political compromise between the Tamils and the Government over devolution of power to district councils the ensuing elections were disrupted by terrorists, and a peaceful political development became impossible. "Even if you have a political solution you can't implement it," he said.

Although he is prepared to talk to the militants, and he is prepared to call his Army back to barracks "the moment they give up their campaign", he is not prepared to go far to compromise on the document drawn up between himself and Delhi after India began to mediate last summer.

President Jayewardene is prepared to discuss the extent

of the powers to be devolved to the new units of government, and significantly he admitted that progress has been made on the key questions of law and order and land settlement at talks between his National Security Minister and a Tamil former MP, which may provide a basis for further discussions.

But he is not ready to compromise on the issue of linking a northern provincial

**Sanctions call**

Delhi (Reuter) - Eleven opposition parties said yesterday that the policy of the Prime Minister, Mr Rajiv Gandhi, towards Sri Lanka was a failure.

They called for India to consider economic sanctions against Colombo.

government with an eastern province, in the way that the Tamils want.

"It's impossible because the eastern province doesn't want it," he insisted. To go further along the line of constitutional reform than last summer's document would mean a referendum, which would be bound to go against the reform. "We can't go any further, and the Tamils must realize it," he said.

The President sees himself beleaguered by the enemies of

democracy in Sri Lanka: "We are facing a preparation for a wider conflict."

He fears that anti-democratic forces, both Tamil and Sinhalese, are getting together to fight for a Marxist state. "We found a whole houseful of weapons a few weeks ago," he said. "And a soon after that, not far away, we found in another house evidence of training. There is mounting evidence of that."

"It is very serious. I am doing my best to preserve the democratic system."

He is continuing to hold by-elections, but he is setting his face against early parliamentary elections. "This is the worst time for us to have an election," he said.

"Mrs Bandaranaike [the opposition leader and former Prime Minister] is pressing for us to have elections now. Presumably she thinks the time is favourable to her. But the Government must have elections at a time favourable to it."

But "if we can settle this thing, then we should certainly have elections."

The President offered in the interview to withdraw the controversial sixth amendment to the Constitution, which deprived the Tamil United Liberation Front MPs of their seats because they would not forswear separat-

ism. But he indicated that they would not be strictly welcome back in Parliament unless they were prepared to uphold the unitary Constitution.

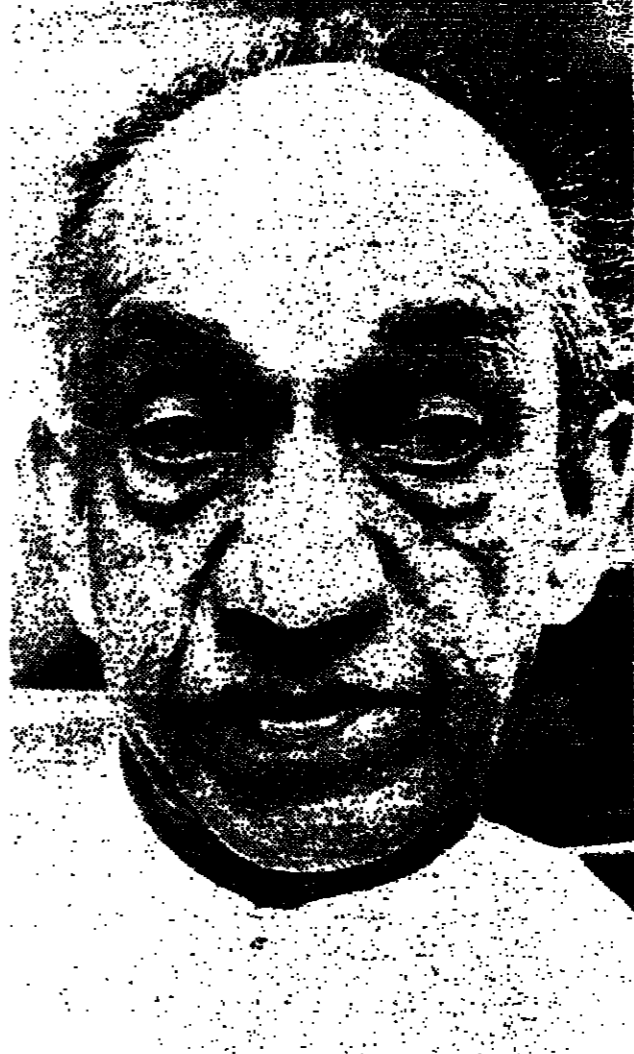
He also spoke of the curious situation in the northern Jaffna district, where the Government still runs the schools and hospitals, but where it can take no responsibility for law and order.

"In Jaffna peninsula, though we have the Army and police in the camps, the terrorists control it completely. It is our administration, the civil servants are paid by us, the teachers are paid by us, the university is run by me as Minister for Higher Education, but law and order is preserved - or the lack of it - by the terrorists. What is it to be? Are we to say, well, you have it?"

"We don't know what is happening inside, how men, women, girls, boys function. They just do what they want. It is a sad, sad state of affairs."

"How to take Jaffna is a problem," he admitted thoughtfully. "It means the killing of innocent people."

In general the President seemed to be in a baffled mood. "What am I to do," he asked several times. "I sometimes wish that those correspondents who are offering me advice would come and do my job for a day."



President Jayewardene: sees himself beleaguered by the enemies of democracy in his island state.

### Students clash with Seoul riot police

Seoul (Reuter) - More than 1,000 students demanding President Chun's resignation battled with riot police at Seoul universities yesterday after a week of campus unrest.

About 1,000 riot police and plainclothes men stormed the Presbyterian Yonsei University campus and fired teargas to disperse some 700 students, who retaliated with sticks. Several students were kicked and punched before being taken away, witnesses said. At Seoul National University, about 300 students were involved in a similar clash.

A court yesterday gave suspended jail sentences to six students after they said they were sorry they had set fire to President Chun's party offices. Witnesses said the students were gagged by prison guards when they shouted anti-government slogans as they entered the court.

They were among 82 students standing trial for occupying and setting alight a Democratic Justice Party office last November. They had demanded the President's resignation and an end to US support for his Government.

Hundreds of students have been arrested this year for anti-government protests and for supporting a banned opposition campaign for election reforms.

### Law Report March 15 1986

## Argyll challenge over bid fails

**Regina v Monopolies and Mergers Commission and Another, Ex parte Argyll Group plc**

Before Sir John Donaldson, Master of the Rolls, Lord Justice Dillon and Lord Justice Neill (Judgment given March 14)

Whether a prospective bid in a merger situation had been abandoned within the meaning of section 75(5) of the Fair Trading Act 1973 was a question of fact and degree for the Monopolies and Mergers Commission to decide.

It was not in the power of the chairman of the commission, where the commission had not yet entered on a reference, to decide the issue of abandonment without referring the question to the commission as a group of its members charged with the conduct of the reference, but since the commission, or a group of its members, would have reached the same conclusion as the chairman had done, the court would, in the exercise of its discretion, refuse to grant judicial review of the chairman's decision.

The Court of Appeal so held when dismissing an appeal by Argyll Group plc from a decision of Mr Justice Macpherson given on March 6, 1986, refusing them judicial review of the decision of the chairman of the commission, Sir Godfrey Le Quesne, QC, that a proposal by Guinness plc for the acquisition of Distillers plc had been abandoned.

Mr Allan Heyman, QC, Mr Christopher Bellamy, and Mr Nicholas Paines for Argyll Group; Mr John Mummery for the chairman of the commission and the Secretary of State for Trade and Industry; Mr Peter Scott, QC and Mr Peter Goldsmith for Guinness; Mr David Oliver for Distillers.

**THE MASTER OF THE ROLLS** said that the appeal arose in the context of a merger dispute between the Argyll Group of companies and Guinness, being rival suitors for the hand (and commercial activities) of Distillers.

Guinness had made its bid in January 1986. On February 13 the secretary of state had referred their proposal to the commission.

A week later the chairman of the commission successfully sought the consent of the secretary of state to the laying aside of the reference on the ground that the proposal to make such arrangements as were mentioned in the reference had been abandoned.

Argyll had sought judicial review, and Mr Justice Macpherson had refused the application. There were four issues:

- 1 Did the chairman correctly direct himself in law when he concluded that the proposal had been abandoned within the meaning of section 75(5) of the 1973 Act?
- 2 Did the chairman have power to act alone on behalf of the commission?
- 3 Had Argyll sufficient interest in the application?
- 4 Judicial review being discretionary, how should the discretion be exercised?

Argyll's submission was that at the time of the reference Guinness proposed to take over Distillers and that had always been, and still was, the position. Accordingly there was no possible basis for contending that at any time that proposal had been abandoned.

The secretary of state could make a reference if he knew or suspected that a merger qualifying for investigation had been created or that arrangements for such a merger were in progress or contemplation. He did not need to know the details.

The commission's position was quite different. They were concerned with an actual situation, whether of a completed merger or of one which was in progress or contemplation.

For Argyll it was submitted that section 75 of the Act meant that every proposal to make arrangements of the genus mentioned in the reference had been abandoned.

That was not the true construction. "The matter" which was referred for investigation was the proposal which appeared to the secretary of state to be in progress. Since he might not know precisely what arrangements were, the reference had to be in descriptive terms, but it was nevertheless a reference of such arrangements falling within the description as were then in fact in progress.

Where it was said by a prospective bidder that proposed or contemplated arrangements had been abandoned, it would always be a question of fact and degree whether that was correct or whether the so-called new arrangements were merely an amended form of the old arrangements. That was for the commission.

The concept of a merger under the Act was not related to the merging of corporations, but to the merging of enterprises, which meant "activities, or part of the activities, of a business" (see sections 63(2) and 64(1)).

The commission had to ask whether the new proposal, which excluded specified "whisky activities" from the merger, and which, in that form, was admittedly neither in progress nor in contemplation at the time of the reference, was sufficiently different from the original proposal for it truly to be said that the original proposal had been abandoned.

While the commission had to be taken as having tacitly approved the practice adopted by the chairman as being the only sensible and practical way of dealing with abandonments with sufficient promptitude at a stage when the commission had not yet in any real sense entered on the reference, it was not within its power to do so and the chairman could not derive any authority independently from the Act.

The strength of an applicant's interest was one of the factors to be weighed in the balance in considering an application for judicial review. The issue would be adjourned for further consideration as part of the issue of discretion.

Good public administration was concerned with substance rather than form. Difficult though the decision upon the fact of abandonment might have been, there was little doubt that the commission, or a group of its members, would have reached the same conclusion as had their experienced chairman.

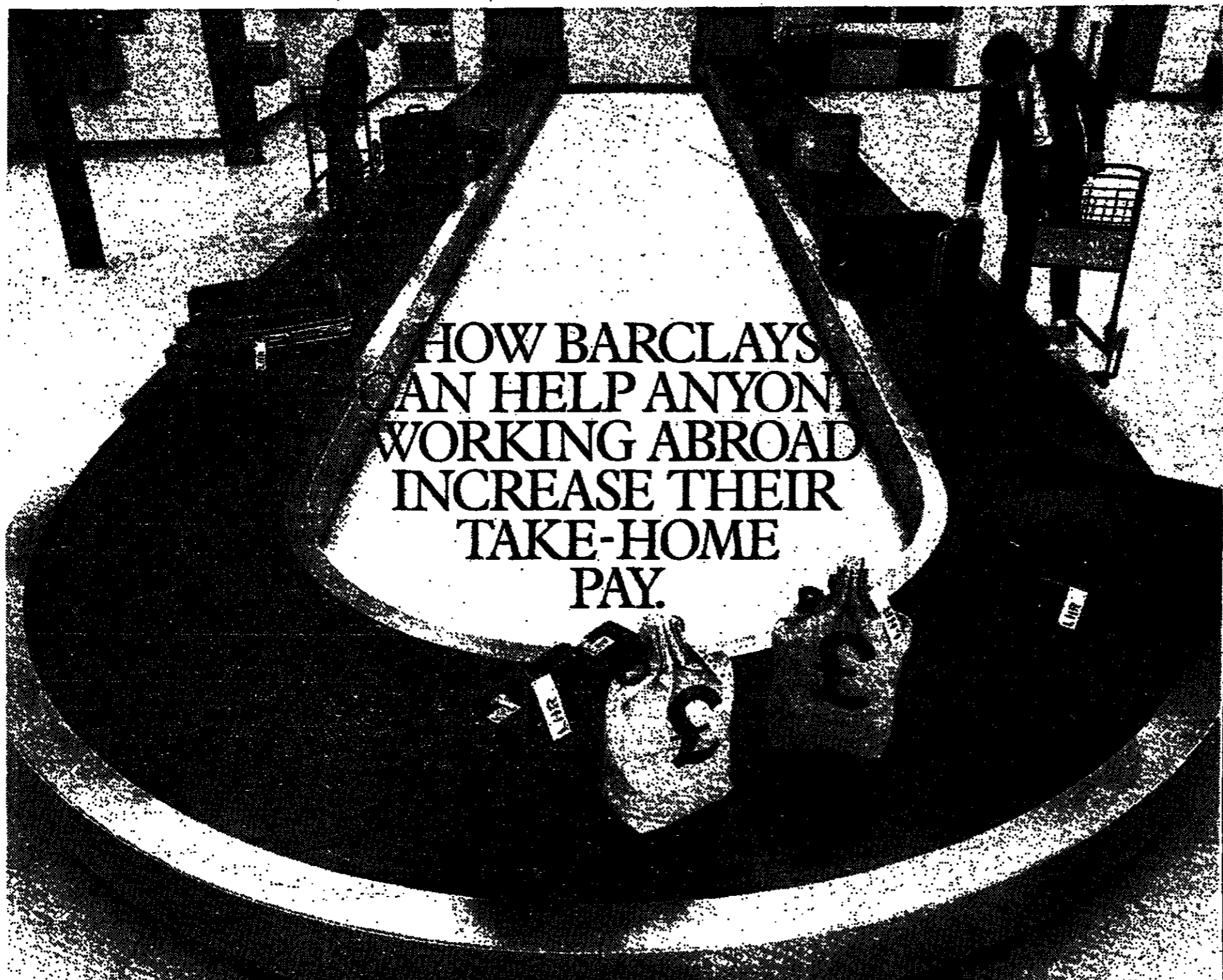
Good public administration required a proper consideration of the public interest. In that context the secretary of state was the guardian of the public interest. He had consented to the reference being laid aside, although he need not have done so. He could have made a further reference of the new proposal, but he had not done so.

Good public administration required decisive and finality, unless there were compelling reasons to the contrary.

Taking account of those and other factors, it was not necessary to reach a decision on the question of the chairman's powers.

Lord Justice Neill delivered a judgment concurring with the Master of the Rolls.

Solicitors: D J Freeman & Co; Treasury Solicitor: Freshfields; Herbert Smith & Co.



If you're going to be working in foreign climes your salary cheque is likely to get a healthy boost.

But how do you make the most of your extra income and avoid the pitfalls that may await you?

That's where Barclays comes in.

By ensuring that your earnings are carefully managed, our Expatriate Advisory Service can help to make your spell abroad even more financially rewarding.

Barclays Expatriate Advisory Service is based in the Channel Islands.

At its simplest, we will arrange a Higher Rate Deposit Account into which you can make regular payments. But we can also help with a whole range of offshore savings and investment schemes.\*

More importantly, perhaps, one of our UK specialists will advise you on how best to organise your financial affairs before you leave.

You may be eligible for a tax refund, for example. You may need health insurance.

You may want to let your UK property while you're away.

Or you may even need to make a will. As you might expect of the UK's leading international bank, Barclays has vast experience in helping expatriates with matters like these, and many more.

We will, of course, continue to provide help and advice while you're away.

And we'll apply our expertise to help you avoid any problems on your return.

For more information, please fill in the coupon and send it to the Expatriate Department at the address below.

And make the most of your time abroad.

Use this coupon to obtain further details

Mr/Mrs/Miss (delete as applicable)

Surname: \_\_\_\_\_

Forename(s): \_\_\_\_\_

Address to which details should be sent: \_\_\_\_\_

Telephone No. Home: \_\_\_\_\_

Business: \_\_\_\_\_

Complete appropriate section:

A. I intend to work overseas and would like to know more about the Expatriate Advisory Service. Please send me Barclays Expatriate Pack. (tick box)

Date of departure from UK: \_\_\_\_\_

If your departure date is imminent, you can telephone 0534 78511 for information.

Proposed country of employment: \_\_\_\_\_

Most convenient Barclays UK branch: \_\_\_\_\_

Present bankers and branch: \_\_\_\_\_

B. I am already working overseas and would like to know more about the Expatriate Advisory Service. Please send details. (tick box)

Expatriate Department, PO Box No. 8, 15 Library Place, St. Helier, Jersey, Channel Islands.

**BARCLAYS**

EXPATRIATE ADVISORY SERVICE

\*Deposits made with offices of either Barclays Bank PLC in Jersey or Barclays Bank Finance Company (Jersey) Limited, PO Box No. 191, St. Helier, Jersey. All rates covered by the Deposit Protection Scheme under the Banking Act 1973. The Paid-up Capital and Reserves of Barclays Bank Finance Company (Jersey) Limited exceed £2,600 million.



السبت 15 مارس 1986

# Deal struck on key issues in Hong Kong

From Nicholas Ashford, Hong Kong

British and Chinese officials yesterday reached agreement on key trade and passport issues which will help to ease Hong Kong's transition from a British colony to "special administrative region" of China in 1997.

A communique issued at the end of a four-day meeting, the third since the Sino-British liaison groups set up a year ago, said the talks had been friendly and achieved positive results.

Mr Ye Zhaohuo, head of the Chinese delegation, said they had been a great success.

On Hong Kong's future participation in the General Agreement on Tariffs and Trade (GATT), the two sides decided to treat Hong Kong as an independent customs territory with full autonomy.

Britain will shortly lodge an application to Hong Kong's behalf with the GATT secretariat in Geneva. Agreement on its continued participation in GATT was regarded as being of crucial importance by Hong Kong's business community.

However, the Chinese had to be persuaded during months of painstaking diplomacy that Hong Kong's participation in GATT beyond 1997

did not infringe China's future sovereignty over the territory. British officials described the accord as "extraordinarily satisfactory" and said it would assist future talks on Hong Kong's many other international commitments.

The Chinese, who clearly wanted to demonstrate goodwill at the first meeting of the liaison group to be held in Hong Kong, agreed to British-proposed terms of a "right of abode" endorsement in the new British National (Overseas) passports which will be made available to the 3.5 million ethnic Chinese in Hong Kong who are Dependent Territory Citizens.

Hong Kong citizens who acquire a BNO passport before June 30, 1997 will be able to continue to use it as a travel document.

The endorsement, which says that the holder of the passport also possesses a Hong Kong identity card stating his or her right of abode in Hong Kong, was designed to ease Chinese concern about infringement of sovereignty.

The two sides agreed to hold the next meeting of the joint liaison group in London in July.

# Inside the Marcos palace of fantasies

From Keith Dalton, Manila



Tessa Lopez, tears streaming down her cheeks, bumped her head, scratched her arm and stumbled as military police yanked her through the presidential palace gates surrounded by a surging crowd chanting, "let us in".

One by one, frantic Filipinos scrambled through the gate determined to get a glimpse of the palatial home of deposed President Ferdinand Marcos.

Miss Lopez, aged 22, skipped work to view the palace and anxiously joined the queue stretching 200 yards from the doors of what will become a "museum to folly and extravagance".

Like everyone else she went in curious and came out angry. "By God they bleed us dry, I curse them," she said after the short tour of the white Spanish-style building, massively renovated in 1976 to suit the often bizarre bad taste of Mrs Imelda Marcos who, judging by the numerous mystic-like paintings of herself, believed she was the God-chosen queen of the nation.

The visitors, in rubber sandals and hand-me-downs, gaped at the ornately decorated ballrooms, dining halls, studies and private chambers — testimony to a fantasy lifestyle so out of keeping with the grinding poverty of 55 million Filipinos.

Red carpets give way to varnished wood floors or im-

ported Italian marble. Crystal chandeliers hang from intricately carved ceilings and antique furniture mixes with modern appliances. Paintings of the Marcoses dominate the walls. The most celebrated shows a goddess-queen Imelda Marcos, her head crowned by a halo, swirling out of a misty emerald sea — the embodiment of "Maganda", the heavenly Eve of Philippines folk-lore. The companion piece shows a life-sized Ferdinand Marcos, naked among bamboo trees as the mythical "Malakas" — the Philippines Adam.

The bedroom of the former first lady is huge. To one side is a Hollywood-style dressing room with make-up mirrors

and bed cleaners found a box of pornographic video tapes and dozens of love letters. The ornate bathroom with mirrored walls, a 24-carat gold basin, a jacuzzi, scores of perfume bottles and six baskets of imported soap, is the palace's most lavish.

By comparison, the bedroom of Mr Marcos is drab, dominated by a hospital bed alongside a canopied one, oxygen tanks and medical supplies. Elsewhere a mini health clinic is cluttered with advanced medical equipment.

The bed of Mr Marcos, who suffers from a serious kidney disease and undergoes regular dialysis, was stripped of blood-

# China puts its nuclear projects on ice

Peking (Reuters) — China has postponed for at least five years its ambitious plans to build large nuclear power plants and will use coal and water power to try to combat critical energy shortages, according to Western diplomats.

US officials told reporters here yesterday that Chinese energy officials had said China would build no new nuclear plants within the next five years except for two already contracted for, one of which will sell most of its power to Hong Kong.

"These plants involve very heavy capital equipment costs. China wants to put its limited resources in coal-powered and hydro-electric stations to meet immediate power shortages," an American official said.

China had said earlier it planned to build up to 10 nuclear stations by the year 2000 at a cost of up to \$20 billion (£13.4 billion). Its decision will disappoint US and European nuclear equipment manufacturers.

A spokesman for the West German Embassy here said talks were continuing between China and Kraftwerk Union although China this month cancelled a nuclear plant which the firm had expected to build.

on  
ow-  
om  
ara  
cad  
ids.  
lich  
ent  
lay,  
18p,  
ter,  
in  
at  
ing  
ats  
ver  
cre  
res  
1p  
k's  
he  
old  
gt  
fer  
am  
ter  
ht-  
x-  
ng  
s.  
td  
b-  
jp  
d  
tr  
n  
d  
r  
y

## Law Report March 15 1986

# Ouster case after guardianship

Essex County Council v T. Judgment given February 24

Where an application under the Guardianship of Minors Act 1971 and 1973 and an application for an ouster injunction under the Matrimonial Homes Act 1983 were heard together, it was quite proper for the judge to determine the guardianship application first, before deciding the ouster application.

The Court of Appeal so held, dismissing an appeal by a mother of a ward of court against a decision of Mr Roger Gray, QC, who, sitting as a deputy High Court judge in the Family Division on December 11, 1985, had ordered that the ward should remain in the care and control of Essex County Council, but live with the father when possible, and that the mother should vacate the matrimonial home.

Mr John R. Davies for the mother, Mr Peter M. Wright for the father, Mr Mark Everall for the council.

LORD JUSTICE MAY said that the mother had argued that in considering first the guardianship application, in which the interests of the ward were paramount, the judge had disabled himself from considering the ouster application properly because he had elevated the interests of the ward, which was only one of four matters to be considered on an application under the 1983 Act (see *Richardson v Richardson* [1984] AC 174), above all other considerations.

She had contended that a judge should reach a provisional view on each application independently and then should try to give effect to them both without allowing one to override the other.

If a judge did that he was likely to fall between two stools and reach no conclusion at all. There was no difficulty in deciding what was in the best interests of the ward first (which was relevant on both applications) and then determining the guardianship application, and then taking that decision into account as one of the four considerations relevant to the 1983 Act application.

That could be done properly and without giving undue weight to the ward's interests on the second application, and the judge had done so.

The mother had also challenged the judge's exercise of his discretion. The approach which

the court adopted in reviewing discretionary decisions varied according to the type of case. It was not always easy to reconcile what had been said about that in recent authorities, for example the dictum of Lord Diplock in *Hadnor Productions Ltd v Hamilton* (1983) 1 AC 191 and that of Lord Fraser of Tullybelton in *G v G (Minors: Custody Appeal)* (1985) 1 WLR 647.

In his Lordship's judgment, it was wrong to adopt too semantic an approach to the authorities and what was meant by the "balancing exercise" and so on.

Where a judge, in exercising a judicial discretion, had to conduct a balancing exercise and where no witnesses had been called, the Court of Appeal should never simply substitute its discretion for that of the judge below, since in any decision there was ample room for different valid exercises of discretion, but it would interfere where it was satisfied that the decision below was wrong or, where no reasons were given, it was bound to infer from the decision that he must have gone wrong: see the dicta of Lord Justice Brown and Lord Justice Bridge in *In re (a Minor) (Wardship Appeal)* ([1976] Fam 238) which Lord Fraser had approved in *G v G*.

However, where the judge below had heard evidence, the Court of Appeal would be more reluctant to interfere, since the judge alone had seen the witnesses and the way they gave evidence, and had heard the nuances of what they had said.

In such a case the court would be very slow to adopt an argument that the judge had misconducted the balancing exercise on the basis of the way in which he had dealt with the evidence or the weight which he had given it: see *Bellenden (formerly Satterthwaite) v Satterthwaite* ([1948] 1 All ER 343, 345), approved by Lord Fraser in *G v G*.

Those approaches were quite different from that in *Associated Provincial Picture Houses Ltd v Wednesbury Corporation* ([1948] 1 KB 223) which the court applied when exercising judicial control over administrative tribunals.

In this difficult case, where oral evidence had been given, there was no basis for interfering with the judge's exercise of his discretion.

Sir George Waller delivered a concurring judgment. *Gepp Chelmsford; Batemans; Mr R. W. Adcock, Chelmsford.*

# Justices erred over 'sale' of unfit food.

*Fleming v Edwards*

Justices wrongly dismissed two informations preferred by the local authority's consumer protection officer against the defendant for selling food to the prejudice of the purchaser which was certified as unfit for human consumption, contrary to section 2 of the Food and Drugs Act 1955, by concluding that on the facts there had been no sale, because their attention had not been drawn to section 135.

Section 135(2) provides: "For the purposes of this Act... (a) the supply of food, otherwise than by sale, at or from any place where food is supplied in the course of business shall be deemed to be a sale of that food... and it was quite clear that the whole answer to the case was contained in that provision and in *Swain v Old Kenrick's Restaurants Ltd* (unreported, November 29, 1973, Divisional Court).

The Queen's Bench Divisional Court (Lord Justice Stephen Brown and Mr Justice McCullough) so held on March 10 when it allowed the prosecutor's appeal against the dismissal by two justices of a direction to convict.

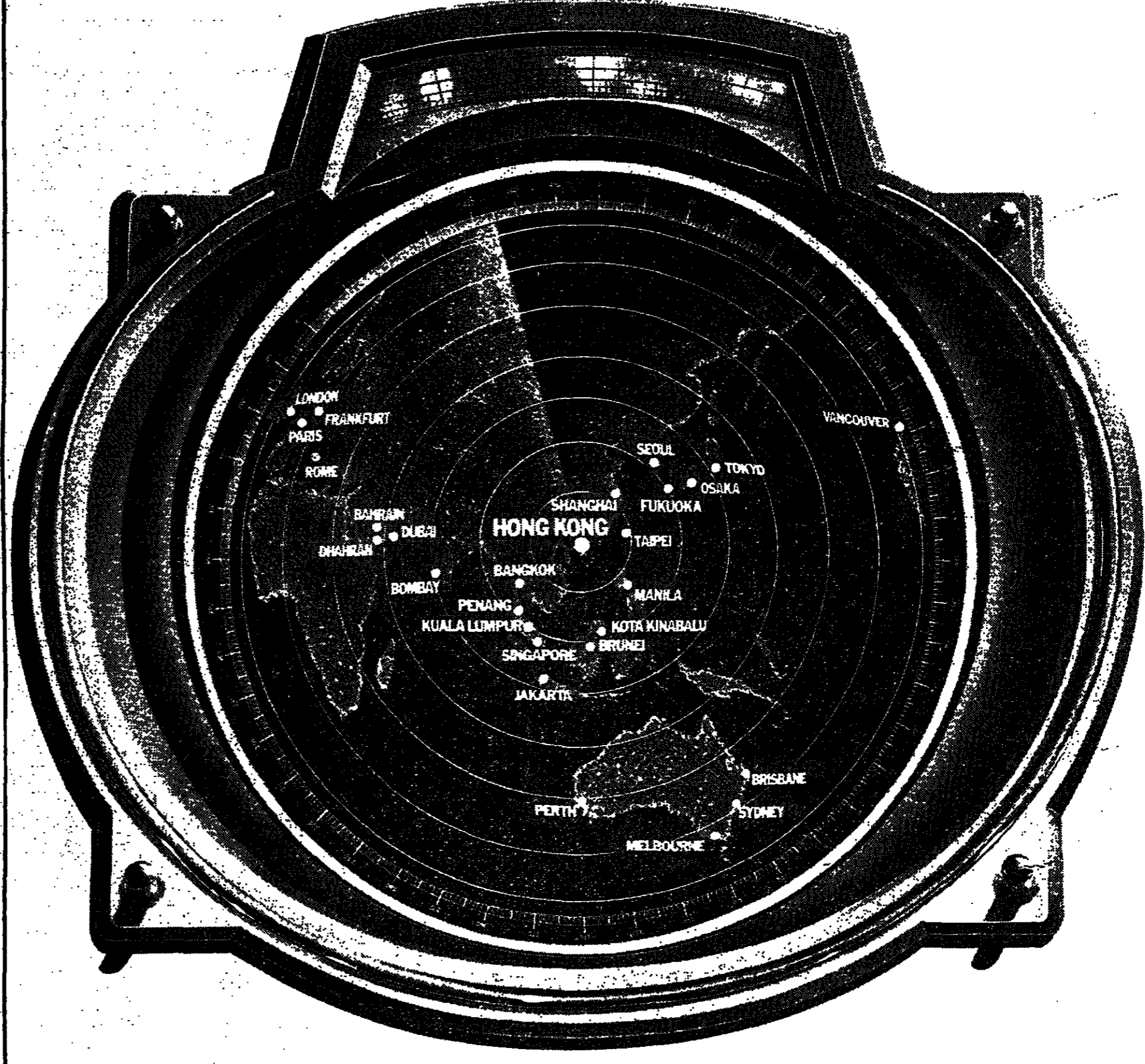
# Conflict of fact in written cases

*Tesco Stores Ltd v Patel*

Where both parties before an industrial tribunal presented their cases in the form of written representations, the tribunal was placed in an impossible position in reaching a proper decision if there was a conflict of fact; thus, no finding of fact could be made based solely upon such representations.

It was doubtful whether paragraph 7(3) of Schedule 1 of the Industrial Tribunals (Rules of Procedure) Regulations (SI 1985 16) provided for written representations to be a substitute for oral evidence where there was a direct conflict of facts.

The Employment Appeal Tribunal (Mr Justice Poplewell, Mr T.G.P. Rogers and Mr W. Sirs) so held on February 26 in allowing the company's appeal against the decision of a London industrial tribunal on February 19, 1985, which ordered that the employee should be reinstated on the basis of the company's concession that he had been unfairly dismissed. The case was remitted to a different industrial tribunal for the question of remedy to be resolved.



# We can pick you up all over the Far East.

Cathay Pacific is Hong Kong's airline. We carry the business traveller to and from more major Asian destinations, more often and in greater style than any other airline.

And while no business trip is meant to be a holiday, we make sure the time you spend with us is definitely a pleasure.

For full details of our services to Hong Kong (daily via Bahrain, non-stop on Saturdays) and our comprehensive network of Far Eastern flights, see your travel agent or call us on 01-930 7878 or Linkline 0345 581581.

Arrive in better shape  
**CATHAY PACIFIC**  
The Swire Group

Paris and Rome from 1st April.

THE ARTS

Television The farce of class

Auf Wiedersehen, Pet (Central) plays variations on the theme of "them" and "us", its general conspiratorial note intimating that the television audience is to be included in the latter fraternity.

And so there is a lot of strident populist humour with this happy band of brothers declaring their working-class status at practically every opportunity - Another Country, the title of last night's episode, referred not to the Costa del Crime, where Ally (Bill Paterson) was playing golf, but to an affluent village where no one spoke with a Newcastle accent.

But, although the episode engineered a series of confrontations between "us" and the local establishment, all of them were defused by farce or by a well-meant if slightly inconclusive good humour.

Farce itself is a nostalgic form and the point, of course, is that this romantic conception of the "working class" is itself also somewhat nostalgic. It really only exists in situation comedy, where the television equivalent of Low's cart-horse can plod its appointed rounds.

Still, there are certain compensations. The writers, Dick Clement and Ian La Frenais, skilfully evoke that combination of edginess and enthusiasm which pervades the series - and, although they may have overestimated the lovability of these apparently good-hearted "bads", they are still a relief after the amiability of most performers in situation comedy.

Like any good company, they perform well in unison without ever abandoning their distinctive and sometimes relentless mannerisms: particularly good are Jimmy Nail as Oz, whose only connection with the yellow brick road would be the bricks, and Timothy Spall as Barry. Anyone who has anything to do with casual builders will also note certain moments of authentic horror.

Peter Ackroyd

The German tenor Siegfried Jerusalem will sing the title role in tonight's performance of Wagner's Parsifal at the English National Opera. Warren Ellisworth, who was due to appear, has been forced to retire through illness. The production is by Joachim Herz and is conducted by Sir Reginald Goodall.

Herr Jerusalem will be heard in another Wagner opera, Der fliegende Holländer, as Erik, which opens at Covent Garden on Monday.

Weill double bill Bloomsbury Theatre

Kurt Weill's one-act operas The Protagonist and The Tsar has his Photograph Taken are true tales of the unexpected. I shall not disclose the final twist in either; for there is a further performance tonight, by Abbey Opera, who celebrate their 21st birthday, kick off the Camden Festival's opera presentations in fine style with this double British premiere.

This is Weill without Brecht, though their first collaboration, the Mahagonny Singspiel, was commissioned on the strength of The Protagonist. Another surprise is that this, Weill's first opera, written with the Expressionist playwright Georg Kaiser, is such strong stuff. What is more, in its production and English translation by John Eaton, it is without doubt one of the most valuable things Abbey Opera has done.

The play's the thing. Or is it? Billed as a "psycho-thriller", the opera follows the growing confusion between the real and the enacted in the life of an actor, whose potentially incestuous relationship with his sister is his only touchstone of reality. The drama's complexity of psychological understanding is matched in Weill's tense, densely compressed score, mordant with ironic parody, assuaged with its quirkily knotted wind counterpoint.

Lez Brotherstone's grey clutter of crates and cameras creates a shadowland of confusion and deception for Eaton's forceful direction of Nigel Robson's Protagonist, Elizabeth Byrne's Sister and John Morgan's Young Man. Monochrome flashes to colour only for the superbly paced dumb-shows: it is perhaps also to suggest recessions of reality that the orchestra plays from behind the back-drop, though, given the score's detailed line-drawings, such physical distancing is less than satisfactory.

The chic Parisian interior is all that is black and white about The Tsar. For cameras, disguises and turned tables are also the order of this biting black comedy in which neither emotional nor moral issues are all they seem. With equally lively performances from Elaine Padmore (Angele), Helen Kucharek (the false Angele) and Philip O'Reilly (the Tsar), and with more vividly astute playing from the Abbey Orchestra under Antony Shelley, every second is made to count.

H.F.

Hilary Finch and Irving Wardle review Weill in London

A rare and welcome revival

The Threepenny Opera

If titles were everything, this is by far Brecht's most famous work. Weill's score is beloved by people who know nothing of Mahler's Courage or Galileo. Yet despite Brecht's firm place in the British repertoire, revivals of The Threepenny Opera are extremely rare.

From those I have seen (not least the version the Berliner Ensemble brought over in the 1960s, directed by Brecht's original collaborator, Erich Engel), I am driven to the conclusion that the book compares very poorly with Weill's music. Basic plot points are unaccountably missing. The Peachum's horror at their Polly's marriage is barely established - the idea of Peachum and Macheath representing an underworld counterpart to legal capitalism is pushed off course by the sexual events. Polly, elected leader of the gang when Macheath first goes into hiding, fails to go on to her expected criminal career.

Always in hope that previous productions have failed to detect some obvious key that would convert these apparent flaws into marks of genius, I approached Peter Wood's production in a state of humble receptivity, only, once again, to find myself spending most of the evening waiting for the next number.

As befits a Wood production, a formidable array of specialized talent has been brought into play. The translation, by Robert David MacDonald fully spans the idioms from the language of public indignation to that of the whorehouse (not, to my relief set in Wapping, as stated in previous texts), and captures the whiplash lyricism of the first love duet and the "Barabasong", not to mention a fair quota of joke rhymes like "opera" and "properer".

Music is directed by Dominic Muldowney who has gone back to Weill's original scoring (with wonderful use of saxophones and muted trombone), and, more important, to the original running order,



Tim Curry: bold, muscular and with ample baritone

so that it is Polly (preparing to take over the gang) who gets to sing "Pirate Jenny", and - to balance Peachum's opening "Morgenchoral" - the show comes down on a mass chorale that brings back to the barricades this, together with the grindingly defiant march "What Keeps a Man Alive" form the most thrilling passages of the show.

Doubts, however, arise at the first sight of Timothy O'Brien's set: a group of City of London church towers and spires suspended over widely scattered mobile props. This may satisfy the demands of Brechtian "space staging", but it conveys at once a sense of grandeur and an absence of focus remote from the character of the piece. As is apt to happen at this address, a cheeky subversive work has taken on the external camouflage of an official masterpiece and something has died inside it.

The production opens with a burst of invention. The Ballad Singer (Barry James) performs the Moritz in front of a Wanted poster of the hero; at the end of which Mackie slits his way through a gaping hole in his own picture. There follows a superb funeral procession, with a group of

impeccably attired coffin-bearers shuffling across the stage favouring us with broad grins, until - at the point of exit - Macheath knives his next victim, in readiness for another such parade. It is significant, though, that neither of these episodes springs from the text; and once we arrive in Peachum's distasteful, nothing the heavily padded Stephen Moore or Sara Kestelman (a viper with Liza Doolittle vowels) can do succeeds in animating the ponderous ironies or turning the point-scoring exchanges into living dialogue.

The same goes for the scene of Macheath's wedding party, busily though the gang do get down to work sawing the legs off a stolen harpsichord to supply the happy pair with a nuptial couch. Michael Bryant at least redeems the role of Crookfingered Jake as highly acceptable. Tim Curry's Macheath cleaves to the image of a mafiosi footpad. He certainly has a shark's teeth, showing them off under a black pencil moustache and patent-leather hair; and presents a bold, muscular figure entirely in keeping with an ample baritone voice. In comparison with, say, his Pirate King, it is a stolid

performance, forceful and dangerous (especially in his ramrod "Cannon Song" duet with Tiger Brown), but slow to adapt to the lyrical and comic changes of tone, and entirely lacking in the essential element of playfulness.

When the production pushes him into it - as in a splendid rooftop chase when the police interrupt his Thursday night with the girls - he puts on a fine turn of speed; otherwise he is apt to take possession of a fixed area of space and hang on to it.

Sally Dexter's Polly, a bold raw-boned girl who hoicks up her wedding dress to reveal a pair of legs in piratical breeches, makes one regret all the more her lack of a criminal career; though she momentarily comes into her own with Joanna Foster's poisonously amiable Lucy, whom she holds up at gun-point while pouring herself tea. No other characters succeed in detaching themselves from the leaden text, least of all the gushingly felicitous Tiger Brown of Niall Buggy (an actor I usually admire). There remains the music; and no one will feel short-changed by that.

I.W.

Radio Slipped discs

I have it in mind to propose a radio series to keep me in my retirement and old age: each week, year after year, a string of celebrities will chat a bit and name eight different records. Sounds familiar? Ah, but this is Devil's Island Discs and the choice of records will be limited to those my guests find so completely unendurable as to drive all but the utterly ham-fisted into frantic boat-building. Indeed those unable to lash up even the simplest raft will opt to swim for it, through shark-infested waters.

My own selection would consist very largely of excerpts from some of the less appealing radio comedy shows of recent years and among them, if it maintains its opening form, would be Take Me to Your Reader (Radio 4, Saturdays, repeating Mondays; producer, Edward Taylor).

Andrew Palmer's new series is set in a publisher's run by a Weill managing director (Glyn Houston) who does not know a book from a brick. The action is plainly going to centre round the efforts of a young and ineffectual editor (Tim Brooke-Taylor) to sell his boss the odd cultural item. Well, there is an idea there, but the trouble with Mr Palmer's script is that apart from the setting it is very like a hundred others we have heard: same sort of situations, same sort of jokes with no special thread of individuality to identify them. Such scripts attract a certain style of production - resolutely bright, a certain style of acting - slightly loud and a certain sound of studio audience - hyenas. This one has all three.

Radio's scientific and medical coverage ranges widely enough, but as its two principal vehicles, Science Now and Medicine Now, are magazines, it is always at the mercy of what is topical and can be dealt with in not more than eight minutes. It is not often that anyone devotes a single programme to a scientific subject and of those few it hardly ever happens that the subject is psychology. Broadcasting seems curiously reluctant to peer into the human mind.

Anyway, it was good at last to have a whole 45 minutes not just on psychology but on

the work of one psychologist. In File on Freud (Radio 4, Sunday, repeated Friday; producer, Julian Brown) Peter Evans took a look at the current standing of Freudian theories and therapies. Certainly the edifice he showed us was nothing like as imposing as it must once have appeared. There was little to suggest that the theories, illuminating as they have been, can now be taken as providing anything like a complete framework for the understanding of the human mind. As a therapy, few of the analysts contributing to this programme were more sanguine than the one who remarked that anybody considering analysts must first decide whether the expenditure of much time and a heap of money was worth a possible improvement in 5 per cent of her life.

It is difficult to let a Ray Gosling series go without a chuckle, even if, like Ray Gosling Gets a Taste... (Radio producer, Jenny O), it has been hidden away in Options, that cloister of further education which occupies the VHF wavelength for a chunk of Saturday afternoon. But Mr Gosling cannot be ignored, even if he should appear on a community station at St Kilda's. He infuses anything he does with a highly individual flavour, he is pungent, thought-provoking, funny. Who else, being an absolute monoglot, could have made these programmes each about a language widely spoken in this country?

It seemed to me in prospect almost impossible to turn a frenetic farce in which dupery, confusion, disguise and hysteria combine into a comprehensible radio, but Jamé Runcie's translation and production of Dario Fo's Archan gets Don't Play Pinball (Radio 3, Wednesday) came within an inch or two of bringing it off.

A young man finds the public records have him classed as a retriever dog and he cannot get them corrected. The production (another credit to BBC Radio Scotland) kept the listener more or less in touch with where he was - wherever that may have been - while maintaining the true farcical sense of a world about to come apart.

David Wade

Concerts

Rodrigo Festival Purcell Group

The voice is Joaquin Rodrigo's first instrument. It sings through his instrumental and orchestral music: and nowhere is his mind more concentrated, his ear more finely tuned than when they meet voice and words on their own terms, in song.

Patricia Rozario was just the singer to prove it, in an eloquent selection from the 60 or more songs written by Rodrigo throughout his lifetime. Many of his settings, in particular those of the Renaissance and Golden Age poets, find her voice at exactly the

point in its range where her personality is most vividly concentrated. The middle to low mezzo range is developing a most distinctive smoky, glowing malleability, ideally suited to the barely accompanied questioning of the Christ-child in Lope de Vega's "Pasos de San Juan".

Her voice, in turn, found Rodrigo at his most subtly allusive in five of his settings of Antonio Machado's terse poems. Rodrigo himself has spoken of the "shadows of their emotions", and his relationship with the words is not unlike that of Schumann with Eichendorff: stylistic assurance is gained through a deeply assimilated response to the lyric quality of the verse, and that response itself transcribed exactly in music.

Rozario's husband, Mark Troop, accompanied her. His piano playing, like Rodrigo's writing, benefits from close-focus treatment. When left alone, in for instance, the Quatro piezas para piano, his reactions were a little over-related: sharper dynamic definition and contrast were needed to liberate the rhythmic elan of "Danza valenciana". The evening's best piece, best played, was "Barquitos de Cadix" from the Quatro estampas andaluzas: no mere Hispanic Debussy this, but a brilliantly organic work.

Hilary Finch

RPO/Weller Festival Hall

The spirit of improvisation which held sway in the Baroque era, when performers, were positively required to enhance a composer's thoughts with a few of their own, is still with us. There was plenty of proof of that to be found in Andrei Gavrilov's errant, titanic and sometimes pugilistic reading of Rachmaninov's Second Piano Concerto with the Royal Philharmonic Orchestra.

Works that are played as much as this one is often fare better in audacious performances; it is a comfort to feel

that one does not always know what is coming next, that the music really is being played by living, thinking human beings. Even so, the pace at which Gavrilov began the concerto was alarming rather than invigorating, an opinion with which the orchestra and their conductor, Walter Weller, seemed to concur.

Subsequently, the pace in the first movements would perceptively slow down and then suddenly lurch forward and Gavrilov's dynamics were often not those marked in the score. Indeed at one point, in the second Cadenza passage in the slow movement where there are three solo chords that are supposed to be progressively louder, they were exactly the reverse.

Stephen Pettitt

EXPERIENCED CONCERT MANAGER

The Scottish Chamber Orchestra offers an exciting opportunity for an experienced Concert Manager. The successful candidate will assist the General Manager in the planning of a busy schedule of performances and recordings and will manage their smooth execution. The Concert Manager will be prepared to work long hours and will have a wide, expert musical knowledge. He/she will be part of a small management team committed to the development of this internationally renowned Chamber Orchestra.

Salary negotiable. Applications supported by C.V. and two referees to Helen Campbell, Company Secretary, Scottish Chamber Orchestra, 12/18 Howden Street, Edinburgh EH9 9HL by 10 April 1986.

Hamburg 1933. You are an actor about to go on stage to play one of the great dramatic roles. Mephistopheles in Faust. You receive a telegram, offering you incredible wealth, prestige and power. Signed Adolf Hitler. Would you accept?



MEPHISTO

The novel was banned, the film caused a sensation. A gripping story of a theatre company whose private and public lives are torn apart as the Nazi party grows in power.

Mephisto by Ariane Mnouchkine, in a new translation by Timberlake Wertenbaker, based on the novel by Klaus Mann. Cast includes Sean Baker, Susan Colver, Mark Dignam, Tom Mannion, Clive Merrison, Pauline Moran, Joseph O'Connor, Alan Rickman, Clive Russell, Fiona Shaw, Paul Spence, Susan Tracy, Paul Webster. Directed by Adrian Noble.

MAJOR NEW PRODUCTION AT THE BARRICAN THEATRE REDUCED PRICE PERFORMANCES 29 MARCH-4 APRIL



BOX OFFICE 01 628 8795/638 8891

Maestro with a missionary zeal

Gerd Albrecht (below), music director elect of the Hamburg State Opera, makes his Covent Garden debut on Monday. He promises Germany a lively time. Here he talks to Hilary Finch about his single-minded ambition, and commitment to working for your audiences



turn was forced to make a break. And he did a stupid thing, starting the second act with the music with which he'd finished the first. I can't bear to repeat those boring bars: my admiration for Wagner's genius is too great!

Wagner is by no means the only composer to be so fiercely championed by the pugnacious Albrecht. In the

1960s and 70s he was fighting for serious television coverage of Berg, Schoenberg and Webern: "now it is Zemlinsky, Busoni, Reger, and the young Hindemith who need us."

He is busy championing Hindemith especially. "I'm fighting with the Salzburg Festival for early Hindemith. They say, who knows it, what is the point? But if you listen to the Samsara Hosanna, the opera Hoffnung der Frauen, it sounds like Strauss, Mahler, Wagner. My heart feels very near these neglected composers. And they are not only modern. All people know Schumann, but ask a musician about his Manfred. The "whole" Manfred!"

Among Albrecht's many opera premieres was Aribert Reimann's Lear, in his view the most successful contemporary opera after Lulu and Wozzeck. This year's Munich Festival brings Reimann's new work Troader (The Trojan Women), its libretto written by Reimann and Albrecht together after Werfel's powerful Expressionistic translation of Euripides. If Albrecht had had his way, Covent Garden would have heard the English language premiere of Pfitzner's Palestrina, but it was not to be.

Hamburg in 1988 may well not know what has hit it. But Germany now sees the combination of Albrecht's missionary zeal, single-minded ambition, and commitment to working for young audiences, together with the fine, legally trained mind of the 38 year old composer Peter Ruzicka, director of the Berlin Radio Symphony Orchestra, has the makings of a team to pull Hamburg back from its well publicised crises.

In what is a revolutionary restructuring of Hamburg's company hierarchy, Albrecht will be Generalmusikdirektor to Ruzicka's Intendant. They will work as equal artistic directors. Ruzicka will be there 12 months a year, Albrecht "for a full seven months every year".

"I've cancelled all other commitments, in my first Hamburg year. At 50, while my brain is still sharp, I have to do it, to make an example. Hamburg will not be like so many other opera houses (I do not say which). It will work another way. I felt the strength and sincere willing of the house to do better work. The muscles are still there, but if you don't train them every day, they will be gone."

Advertisement for Playhouse Theatre reopening. Text includes: 'PLAYHOUSE THEATRE TO REOPEN', 'New life for London's Playhouse', '£1.4m Playhouse restoration plan', 'YOUR CHANCE TO INVEST IN SHOWBUSINESS!', 'An exciting new opportunity, under the Business Expansion Scheme, to take part in the reopening of a major, classic West End Theatre and Production Company.', 'PHONE TODAY 01-242 2563', 'or write for details to CHANCERY SECURITIES plc 12 Northington Street, London WC1N 2JW'.

كلمة من السيد

# 7 REASONS FOR STARTING A COMPANY PENSION SCHEME NOW.

(The more hard-headed you are, the more you'll like 'em.)



## 1. SERPS is unfair and poor value for money.

Once, the State Earnings Related Pension Scheme (better known as 'SERPS') was a gleam in Barbara Castle's eye (remember her?).

It was set up with the admirable objective of providing a decent pension for every employee who wasn't properly looked after by a private company scheme.

In today's cold light of day, however, SERPS looks distinctly like bad news for everyone.

For not only are the pensions it promises to its members actually very poor value for money.

But the eventual cost of providing those pensions on a 'pay as you go' basis (the way Governments pay for everything) could end up making the Trident programme look like petty cash.



## 2. The Government is planning to make it worse.

Well? What would you do? To its credit, the Government has decided to face the reality of SERPS, rather than bequeathing its unresolved problems to its successors in the 21st Century.

It is now introducing legislation to reduce the burden of SERPS on future generations.

Which, of course, means further reducing the value of future pensions many existing members can expect from SERPS.



## 3. But it is prepared to give a subsidy of 6 1/4% of your wage bill if you set up your own company scheme.

Many companies don't realise that if they contract out of SERPS they qualify for a substantial saving on their National Insurance Contributions.

It amounts to a subsidy worth approximately 6 1/4% of payroll costs. A subsidy so substantial in fact, that it will cover most of the cost of running an excellent private pension scheme for the company.



## 4. It intends to offer another 2% subsidy soon.

And the Government's generosity doesn't end there.

So keen are they to encourage firms to take over the role of providing employees with pensions, that the new Social Security Bill provides for the subsidy on contracted out schemes to be boosted by a further 2% of payroll costs as from early 1988.



## 5. Your workforce will enjoy substantial benefits. And so will you.

The management of any responsible company will take pride in ensuring that its workforce is going to enjoy full financial security in retirement. But there are also more direct business reasons for starting your own company pension scheme.

Employees who are financially secure are likely to prove both more productive and more loyal. And you'll also find that a good pension scheme can be an important factor in persuading more good people to come and work for you.



## 6. Every day you waste means more money down the drain.

Even before the present Government began its review of pensions legislation, many companies had already elected to contract out of SERPS in order to provide better pension benefits for their employees at little cost to themselves.

Now the Government has made clear its intention to run SERPS down, it makes even more sense to contract out.

Throwing good money after bad isn't a good idea, and since all contracted out schemes started now will automatically qualify for the extra 2% incentive when it becomes available, there is every reason to act immediately.



## 7. Crown can set up a scheme for you without delay or problems.

Crown Financial Management is a leading financial services group that already looks after the interests of more than one million people in the UK, and which provides company pension schemes for many thousands of British companies.

Our 'Fair Deals For Retirement' Plan has been designed specifically to meet the Government's criteria for contracting out of the State Scheme and thus qualifying in full for the Government's generous subsidies.

Our organisation takes care of everything, from producing descriptive literature in your company's name and explaining the benefits to your employees at specially arranged meetings, right through to paying their pensions when they retire.

Well-deserved pensions that they would not have been able to look forward to, had you not had the foresight - and the hard-headed commercial sense - to redirect a large part of your National Insurance Contributions into your company's own pension scheme.

Stop throwing good money after bad. Send us the coupon. Now.

To: Department FDR, Crown Financial Management, Freepost, Woking, Surrey GU24 1BR. (No stamp required). Or telephone: 041802 5055. Please let me have full details of Fair Deals For Retirement



Name \_\_\_\_\_  
 Position \_\_\_\_\_  
 Company \_\_\_\_\_  
 Address \_\_\_\_\_  
 Tel: \_\_\_\_\_  
 My professional advisers are \_\_\_\_\_

FAIR DEALS FOR RETIREMENT

# SPORTS DIARY

Simon Barnes

## Botham's bane

As the criticism of Ian Botham grows sharper, observers of England's failures have been wondering about the curious incident of what Botham did in the night of the "Sherlock Holmes" test. Botham has done nothing in the night that is the curious incident. For almost the entire fortnight in Port of Spain he has been self-exiled to his room, occasionally surfacing to swim or to play tennis or cricket, the former with rather more success. The fact is that he is totally fed up, especially with the press, and has not one but two lawsuits in progress against newspapers. (Since the success of Graham Gooch's litigation, libel cases are seen as almost an inevitable part of the cricket's earning process in the pasted autobiography.) Not a single aspect of this trip is any fun for him, and Botham is a fellow hot on fun. Will he ever "tour" again? I have my doubts. I suppose he might go to Australia this winter, and maybe even the World Cup in 1987. But a full tour of India or Pakistan? No.

## Hitting home

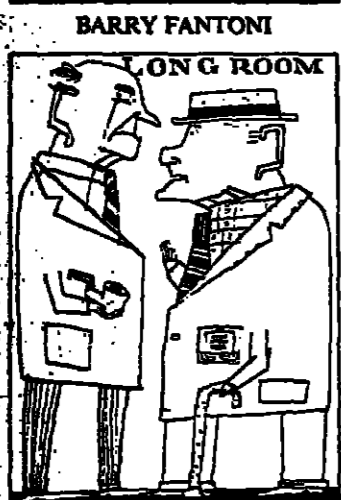
The desperately low morale of the England squad can be discerned from the over-reaction to a piece in the *Trinidad Express*. In a dozen paragraphs, the paper told of the criticism that Botham has been receiving back in England. Three writers were quoted, *Mail* columnist Ian Wooldridge, Pat Gibson of the *Express*, and me. Out of context, but that's showbiz. The result was intense anger at a team meeting, and then a witty riposte "hear the air" session between press and tour management. There were hard words on both sides. It seems to be the criticism, not the defeat, that the management has taken to heart.

## Hoots, man

The road outside the Queens Park Oval has been pretty noisy for the past fortnight as motorists responded to demonstrators' placards: "Hoot if you hate apartheid." One who did so was a solicitor named Aloysius Morin who found himself in court this week charged with blowing his horn unnecessarily. He was fined the equivalent of £12 but says he has no intention of paying.

## Hit parade

The trouble between police and demonstrators seems to have been sparked off by the crash barriers designed to keep the demonstrators in check. They used the resonant metal bars as percussion instruments, relentlessly and unmercifully, as they chanted slogans and sang protest songs. The police eventually waded in with batons when they could stand the din no longer. Next day the demonstrators were back. So were the police. But the barriers were gone.



Perhaps we should persuade Ian to go for another long walk.

## Overkill

The Caribbean is, of course, James Bond country. How appropriate, then, to have Henry Blofeld here doing the radio commentary and visiting the Bahamas between overs. The very villain in the Bond books is, of course, Ernst Stavro Blofeld. The Fleming chose the name after stumbling through the members book at Boodles and stumbling delightedly on Henry Blofeld's name. Blofeld, the broadcaster, not the villain, is renowned for his ornithological obsession. Here lies another Fleming connection. The standard guide to the birds of the West Indies was a great help to 007's creator. He wondered what to call his hero, and ran his eye along his bookshelves until he came to his book on West Indian birds. The author was James Bond; the book is still in print.

## Low tidings

As England slowly and soggy collapsed like a soufflé, the *Trinidad* crowd responded with increasing joy. Led Blue Food (a cricket eccentric) called Blue Food (for reasons unknown) who blew loud, mournful hoots on a conch shell. He was absent on the fourth day, when the nails were hammered into the England coffin. The crowd made up for this by singing "London Bridge is Falling Down, Falling Down, Falling Down." It seemed to be the epitaph for the tour. It was certainly the right note on which to leave Trinidad.

# Stop these Anglican vandals

by Roger Freeman

The Church of England rightly enjoys some special privileges. One of these, however, is an anomaly which should be stopped: as the law currently stands it is possible for an Anglican church which is no longer required for ecclesiastical purposes to be demolished without the permission normally required for a listed building.

Take what was once Holy Trinity Church in Rugby. Bowing to local and national opposition to the proposed demolition of a Grade One listed building, the Church Commissioners agreed to a public inquiry. The inspector said in his report that the church should not be demolished until all possibilities for re-use had been more extensively explored; the minister involved said bluntly that it should not be pulled down.

The Church Commissioners nevertheless ignored this advice and the church came down in June 1983. Other examples of listed churches being demolished include St Edward Holbeck in Leeds, St James Pentonville and the Church of the Saviours, Bolton.

Anglican churches account for only about 4 per cent of all listed buildings in

this country, but 47 per cent of all Grade One buildings are churches. I estimate that some 70 listed churches have been knocked down since 1969. After a decision to demolish has been taken, local authorities and amenity societies are notified, but only as a courtesy. Admittedly there is provision for public inquiries, but only two have ever been held.

There are a multitude of possibilities for the re-use of redundant churches. The medieval churches at Orton and Little Oakley in my own constituency have been converted as training centres for stonemasons and another, at Newton, is an educational field centre. Perhaps the best-known example of a church being put to another use is the beautiful baroque St John's in Smith Square, London, which is now a well patronized concert hall.

Re-use schemes serve to preserve beautiful buildings while making them useful to the community. More churches would be treated thus if normal Listed Building Consent was required. The secular system is not perfect, but it is at least a way in which the strengths of the various arguments

can be tested in the open. On the other hand, the "pastoral measure" — the current method for determining these questions — relies on the deliberations of closed committees which simply do not command public confidence, no matter how expert and wise the members may be.

The Redundant Churches and Other Religious Buildings Act of 1969 set up a fund to alleviate these problems. If fewer churches were to be demolished, extra funds would have to be found, but the money need not be provided by the taxpayer. The fund has hardly exploited its ability to raise money by public subscription and donations; greater efforts in this direction should be the source of fresh resources.

The Department of the Environment is very aware of the anomalies surrounding this matter and issued a consultation paper on ecclesiastical exemption. The closing date for replies was 18 months ago; nothing has been heard since then.

The author, Conservative MP for Kettering, introduced a private member's bill on this subject in the House of Commons this week.

## Oil glut and MacGregor memoirs: Iain Carson on a twin threat

There is now little doubt that the government will run into further trouble over coal later this year. The more politically bruising episode is bound to be at the end of August, when Ian MacGregor retires as chairman of the National Coal Board. He is now sulking in his tent, bitter at the lack of credit he has received from Mrs Thatcher for presiding over the defeat of the National Union of Mineworkers in the strike which ended a year ago.

MacGregor is busy on a book timed for publication as he leaves the Coal Board. His close associates say that he will be explicit about the sharp differences which arose between himself and the Prime Minister by June 1984, only two months after the strike began.

With the NUM clearly split and the Nottingham miners continuing to work, MacGregor was convinced that as a business manager he had already achieved his objective, weakening the NUM to a point at which its members, once returned to work after a patched-up formula, would be reluctant ever to follow Scargill into another strike. That, MacGregor felt, meant that the coal industry managers would acquire a power to manage that they had never had since nationalization. Privately, he had long been critical of the "Ministry of Supply" mentality of previous NCB managers who weighed output rather than measured the economic return.

With this view, MacGregor started talks with the NUM leaders, racing up and down the country to outpace the pack of journalists in their wake. The Coal Board was happy to concede quite a lot in any deal on paper, convinced that the small print and the underlying shift which had taken place would nevertheless transfer to managers the power to close pits and raise productivity.

But not even MacGregor's closest associates credit him with much political awareness. He failed to recognize Mrs Thatcher's belief that she was involved in a holy war against militant trade unionism. At that point, she began to complain privately that the imported Scots-American to whom she had turned in desperation, but with confidence, a year earlier to sort out the coal industry could no longer be trusted to hold the line. MacGregor was not to be allowed to "fudge".

This, however, was the man who had cracked a bitter strike in the Wyoming coalfields in America years earlier. If he thought he had the upper hand over Scargill after only two months, he was wrong. The toughest strike Britain has seen this century becomes the responsibility of a prime minister determined to crush the NUM. Many close to the dispute know this; for MacGregor to say so publicly will be embarrassing for the Tories at the very least. There is little doubt that after MacGregor's raking over the ashes, Mrs Thatcher will be blamed by her opponents for the



## Coal: the new trouble in store for Thatcher

year of economic and social agony caused by the strike. The underlying economic position of the coal industry which MacGregor leaves in the hands of his more outwardly ebullient successor, Sir Robert Haslam, is no less troublesome for the government. The fact is that despite prodigious improvements in productivity — up by more than 40 per cent on pre-strike levels after the closure of 24 hopelessly uneconomic pits — Britain's mines cannot make any real profits in the next decade, with its prospect of low and stable oil prices.

When MacGregor took the chair, the main competition was cheap foreign coal — still 10 per cent cheaper than British even when expensively transported to inland power stations from our few efficient coal ports. Today the real competition is oil at anything under \$18 a barrel. At that price it becomes economic for the electricity generation industry to turn to its largely unused, but modern and thermally efficient, oil-burning power stations.

The electricity industry has already used this threat to win its

first price cut from the Coal Board since 1973 — or since, to use the expression of Lord Roby, one of MacGregor's predecessors, "the Arabs stopped being content to live in tents". Moreover, there is no prospect of any growth in the British market for coal beyond 100 million tons, and there is no chance of re-establishing export markets. The Americans, for instance, can boast productivity of 15 tons per man shift; that in five times the record levels now being reached in British mines and three times better than MacGregor's ambitious target of five tons for achievement within two years by our best pits.

In some respects the Coal Board's experience is beginning to resemble that of B.L. Tough new management led a show-down with the unions, achieve impressive improvements in productivity and government starts to talk of profits on the horizon. But, just like B.L.'s volume car business, Austin Rover, the Coal Board is being blown off course — the aim is an operating profit in 1987-88 — by harsh new winds of international competition. The oil glut is to coal what Japanese cars are to

Austin Rover. In July the NCB is likely to announce an operating loss for the past year nearer £300 million than the £145 million foreseen by the government in its public spending white paper. Since there are obviously no Americans queuing up to buy the Coal Board, the government is left with awkward choices: an administration that abhors any idea of industrial strategy will be forced into an interventionist energy policy. The number of working pits is likely to be reduced from 124 to about 100 simply to get into operating profit. Some of the closures might even have to be in the Nottinghamshire area which worked on through the strike.

Even then the government will have to coerce the Central Electricity Generating Board to use more British coal than it wants. A government now evidently running scared of expansion of nuclear power will have to choose between continuing subsidies to an uneconomic coal industry or a further, more awkward round of pit closures.

The only way round the dilemma, short of upheavals in the Middle East which substantially raised the price of oil, would be if MacGregor's current target of doubling pre-strike levels of productivity were to succeed in all coalfields, even those in Scotland and Wales with difficult seams. Should that happen before Mrs Thatcher quits the political scene, perhaps even she would have the grace to award her one-time favourite American citizen an honorary KBE.

# Woodrow Wyatt Flawed but far from evil

After the ousting of Presidents Duvalier and Marcos the *Wall Street Journal* wrote on March 4 that "the next dictator who ought to be deposed is Nicaragua's strong man, Daniel Ortega". The *Journal* says he tramples on human rights, holds bogus elections, suppresses newspapers, keeps power with the aid of foreign arms "and pulls up to a Manhattan optician in a 17-car motorcade to spend \$3,500 on sunglasses for himself, wife and daughter".

But the *Wall Street Journal* knows it is on a losing cause. Right-wing dictators opposed to communism are far more in danger from the prevailing soft Western mood than those sympathetic to or clients of communism. If that is the situation in America, it is worse elsewhere.

Imagine a replay of June 1950 when the North Korean communists, soon to be supported by Chinese troops, attacked South Korea. Even if the Russians were again absent from the Security Council at the crucial moment, the United Nations would not now empower the US and its allies to resist a communist take-over because the South Korean government is not a model of democracy.

The modern conception is that communism dedicated to the overthrow of Western democratic values is preferable to rulers who support us.

The *Washington Post's* Watergate success destroyed the resolution of the Nixon administration over Vietnam. To the applause of liberals the world over, a shoddy peace was made and the wretched people of Laos, Kampuchea and Vietnam will now be oppressed beyond their direst fears by the communists for the indefinite future.

When the Angolan communists with the aid of the Cubans and Russians established their dictatorship in 1976, Washington was too scared of liberal opinion to react. Today President Botha's offer of independence for Namibia if the Cubans leave Angola is regarded as an unreasonable provocation to the communists to whom we like to succumb. Churchill's was the last strong voice to protest against Stalin's voice to protest against Stalin's flouting of his agreement with the Allies to allow governments in Eastern Europe to be established by free elections and not by Soviet guns. We are indifferent in our cosiness to the permanent enslavement of some 150 million fellow Europeans.

We excuse ourselves with the thought that these unfortunate people are making some sort of life

for themselves, though hardly the kind that we fought the last world war to achieve. Our consciences are easily put to rest when exercising them would offend the Kremlin. Yet the "most woolly-minded liberal cannot suppose that free elections in Eastern Europe would not throw out all the communist dictatorships and require the Kremlin to remove its troops.

Communism as a practical governing creed has succeeded nowhere. Everywhere, including Russia, its victims have a lower standard of living than they would have had under some free-market prize system. Yet communism's grip on the imagination of the West is growing rather than weakening. Our will to defend imperfect good against obvious evil is in decline.

The people of Taiwan now have a standard of living as high as our own. They shame the miserable communism-induced poverty on the mainland 90 miles away. But might it be right, so in 1971 the United States cancelled its military defence agreement with Taiwan in deference to the wishes of Peking which it then recognized. Very encouraging for those who keep the anti-communist flag flying.

Liberal opinion welcomed as I do, the success of President Aquino. But will the support when she is forced to oppose by military methods the communist guerrillas' unrenewed aim to seize power in the Philippines by the gun? No. We shall soon see that the communists are the fighters for democracy.

The people of Panama, who well-preserved temples are old than those of the Acropolis, can't believe in their prosperity that they were safe from the barbarians, and neglected their defence. In a few hours they were overrun and thereafter permitted to speak Greek only on one day a year. Might not we be as dangerously complacent?

Now we are at it again in South Africa. The media, led by the BBC, tell us that we should back the revolutionaries Marxist African National Congress, supported by Russian arms, against President Botha's government, which is trying to persuade the ANC to stop shooting and talk about genuine power-sharing with representatives of the rest of the population, of which the ANC represents not more than a fifth. I suppose we shall be happy only when South Africa's wealth is firmly under Soviet control. Who is next, I wonder, for the dancefloor operation?

Bryan Appleyard

## Snips detached from reality

She was a handsome woman obliged to spend her Saturday sitting amid the modish hues of mud brown and coping with the poor fools who kept coming through the doors vaguely intending either to buy or sell a house.

She looked fraught but there was no time for the personal touch. This could have been the hundredth estate agent I had visited in south-east England. With experienced ease I put myself on her mailing list, having established that she had nothing to offer for the moment. Then, for some reason, she broke out of her role of icy efficiency, cast off the carapace of habit and fixed me with a pleading eye. "Do you know," she asked, "how many estate agents there are in Maidstone? Thirty-one!"

The population of Maidstone is about 132,000, so there is one estate agent to every 4,261 people. Beyond the fact that they are useless, expensive and wear irritating clothes, I have nothing against estate agents as such. They have their part to play in the great scheme of things and that, as we all know, is not accessible to the understanding of mere humans. But, if that scheme requires one of those silly offices with filing cabinets and sloping perspex display panels for every 4,261 citizens, then creation is long overdue for a rethink.

The problem is that it is ludicrously easy to make money as an estate agent: between 1½ and 2½ per cent on every house you sell and, for that, you do nothing. Well, okay, you visit the property and type out the details which do not "constitute a contract" and therefore may be wildly inaccurate. (In fact really accurate copies could cut out the visits to the properties entirely.) Then you take the name, address and requirements of any innocent who enters your office. Beyond that, no further effort is absolutely necessary.

Sales will be achieved by coincidence, an act of God or an administrative slip-up. For the real hot-shots in the business, however, sitting around staring at the hessian is not enough. They like to intimidate with: "Well we do have another interested party or 'Are you prepared to exchange within 20 minutes?' or, best of all, "This one needs a bit of work."

Competition it seems, neither limits their numbers or inhibits their earning capacity. So we must accept that the economics of the business are unique, isolated from normal market disciplines. My theory is that the more estate agents in any given area, the higher the price of houses. This would be, if established, a remark-

able phenomenon because it would mean that in defiance of the usual mode of a free-market, greater competition does not necessarily tighten margins and thereby reduce prices. Instead the benefit from a rise in prices caused by a proliferation of sloping perspex displays would offset any downturn caused by increased competition.

The implications are too horrifying to contemplate. Suffice to say there would be no reason why all commercial premises in the country should not, in time, become estate agencies. Today Maidstone, tomorrow...

Some may argue there is nothing wrong with that prospect. By that time the property-owning class would have become unbelievably rich thanks to the operations of the Special Theory of Estate Agency. They could not spend their money, however, since it would all be locked up in property and, in any case, houses and flats would be the only things for sale on the High Street. Of course, the language would have undergone substantial modification. Or, I should say, the language would have been the same of recent rewiring and tasteful modernization and refurbishment which had preserved the period charm of the property. Everybody would have a job — in estate agency — although no one would have real work.

The theory has not yet been sufficiently developed to determine whether, in this final condition, gazzumping would be possible.

This hypothesis — to be known as The Maidstone Imperative — suggests we may be helpless, trapped by house prices and history. Everyone may yet have to wear over-sharp suits or silly Giorgio Armani leather jackets and our own padded lips may yet have to form the words: "We've nothing in the village in that price range, sir". But equally we should be aware of the lessons from the estate agents.

They know that nothing certain in this world, that all may know is but a shifting chain of broken bundles of mirrors or, the poignant words at the foot of one set of details: "This assurance is approximate and no responsibility is taken for any omission or mis-statement in these particulars, which do not constitute an offer or contracts representation or warranty we ever is made or given either direct or indirect, in particular elsewhere". Amen.

سكنا من الأصل



1 Pennington Street, London E1 9XN Telephone: 01-481 4100

# THE FRENCH EVOLUTION

Tomorrow's general election in France has not aroused great excitement in the world, or even in France itself, despite the fact that it is certain to produce a change of government. But this very lack of drama is in itself a novelty reflecting some remarkable changes in France's political culture.

Each previous general election since 1965, whether presidential or parliamentary, has offered the French people a choice between right and left. This has been presented as not merely a choice of administrations but a choice between types of society — essentially a choice between the continuation of liberal capitalism and a decisive break, marking the start of a transition to socialism, defined in broadly Marxist terms.

Mitterrand and his party made every effort to convince the electorate that choosing socialism did not have the sinister totalitarian implications attributed to it by their opponents — a task whose inherent difficulty was greatly increased by the fact that to have any hope of winning a majority for their programme the Socialists were obliged to ally themselves with the Communists. But, while repeatedly and without doubt sincerely pledging themselves to preserve political freedom, they never retreated from their commitment to bring about a fundamental change in the organization of France's economy and the very nature of her society.

When Mitterrand was elected President five years ago, and then asked for, and obtained a handsome Socialist majority in a parliamentary election, many Socialists not unnaturally assumed that they were assured of popular support for the kind of change they had proposed. They behaved, and they spoke like the leaders of a revolution. They demanded, at a party congress held in the flush of victory, that "heads must roll" (The phrase, unfortunate in the context of French history, was not of course meant literally, but it had an unpleasantly vindictive ring to it).

The socialists rushed through the promised nationalisation of six large industrial groups. They also —

and it was perhaps their most serious error — sought to stimulate an expansion of the economy through government spending at a moment when the entire industrialized world was experiencing a recession after the second oil shock. As their own wiser economists warned them, it could not work. Within two years they were obliged to resort to three devaluations of the franc and a more severe deflationary policy than their conservative predecessors in order to restore the balance of France's foreign trade.

They executed this U-turn with surprising fortitude and skill. But it was not the kind of achievement that makes a government popular, at any rate in the short term. This winter, helped by the fall in world oil prices, the new policies have begun to show some almost spectacular results. The retail price index actually fell in February, for the first time in 20 years. Unemployment, though still much higher than when the Socialists came into office, has been falling gently since the autumn. A growth rate of 3 per cent or more is projected for this year. But all this comes too late to save the Socialists from defeat. Ironically it may smooth the path of an incoming right-wing government.

No one in France believes that the fundamental change of society promised (or threatened) in 1981 has actually happened. And no one in the Socialist Party any longer presents such a change as possible or even desirable. As for the Communists, their appeal has declined sharply. Five years ago their score of 15 per cent in the presidential election was greeted as an unprecedented disaster, but tomorrow night they will be relieved if their percentage has not fallen below ten.

When Mitterrand became leader of the Socialist Party 15 years ago, his aim of "re-balancing the Left" — by catching-up with the Communists seemed implausibly ambitious. Today he has so far succeeded that in this election the Socialist Party and "the Left" have almost become synonymous.

With the Communists relegated to the margin and the Socialists transformed into so-

cial democrats, the Right can no longer easily dramatise the conflict as one between good and evil, or freedom and totalitarianism. Nor is it promising any longer to undo everything that the Socialists have done. "Decentralisation" — the devolution of powers to directly elected regional authorities — is now an established and valued fact which no one thinks of reversing. The same goes, in spite of the inflationary effects, for such "social reforms" as the fifth week of obligatory paid holiday, the 39-hour working week, and the availability of fully-pensioned retirement at 60 for both sexes. Perhaps most surprisingly, in view of widespread concern about crime and "insecurity", there is not even a pledge to restore the death penalty.

Needless to say, some differences do remain. The Right is pledged to privatise the nationalised industries, to introduce a tougher pay policy on public order and on immigration, and to a somewhat Reaganite or supply-side version of free-market economics. These issues and one or two others will provide ample subject-matter for the long-delayed clarification of the notorious ambiguities in the French Constitution — concerning the respective powers of President and Prime Minister — preparation for which has absorbed the energy of politicians and commentators throughout the election campaign.

Luckily they do not include any major differences on foreign policy. Solidarity with the United States, maintenance of the French sphere of influence in Africa — if need be by military intervention — and of France's nuclear deterrent, strengthening of the European Community and defence of the Common Agricultural Policy: all these are common ground.

All that France's allies and partners need fear, in the months ahead, is that the clarity and vigour of her foreign policy may be dulled by constitutional arguments over who has the right to express and implement it. At the same time they can feel grateful — and some of them perhaps a little jealous — to be associated with a country of such new-found political maturity and social cohesion.

## BLASTERS THROUGH THE PLASTER

There are times when the attraction of technology, so welcome in principle, seems to well, fray. The price of audio equipment has fallen, all to the good. Style and compactness can be purchased for a fraction of former cost. And with them comes wattage. Ask a buff (CD or LP variety): with power of output comes better definition of sound. So does volume.

The Victorians did not build their terraces with high-powered Sony equipment in mind, nor do Barretts their flats and semis. Party-wall insulation, perfectly adequate for anything an old Bush radiogram could throw at it, gives ways before the onslaught of Amstrad — and it does not matter whether it is Pavarotti or Prince on the turntable. If the Noise Council, the new free-lance quango that launched itself this week, serves only to remind builders of the need for better acoustic

standards, then it deserves a welcome.

There are safeguards against anti-social behaviour. Existing law seems generally adequate: it can be invoked against noisy party-givers and arrogant motorcycle riders. The difficulty is enforcement, catching the offender in the act. Enter two of the more useful local authority officials, the environmental health officer and the "enforcement officer".

Their jobs, especially on local authority estates, is as much arbiter and social worker as agent of punishment. But they, too, must move with the times.

You are on a train, for example, buried in *The Times* or *Trollope*, and from a nearby seat comes an indecipherable jangle, apparently rhythmic but completely unmelodic. A personal stereo is in operation.

What's the recourse, beyond a high-speed scene that requires

you first and foremost to attract the attention of the engrossed Walkman listener?

Lord Elliott of Morpeth, chairman of the Noise Council, betrayed an inter-generational insensitivity when he said he wanted to have a go at pop groups. Admission to Motorhead concerts is, usually, a voluntary action. High decible groups are not usually encountered in the street, nor does their amplifying equipment fit into most suburban drawing rooms.

Yet his council will have a serious purpose merely by focussing on noise. Besides obvious sources of aural annoyance, such as jets, it reminds us of the daily grind of oppressive sounds, from the broken exhaust to the ghetto blaster. A broad band of regulation is in place. Quietness depends on local enforcement, and a greater measure of a disappearing quality, consideration for other people.

## PLAYING THE GAME — BUT WHICH ?

The tents for next week's third test match in Barbados are no better than those for the tests in Jamaica and Trinidad.

As the losses mount the cry is once more heard: "What's wrong with English cricket?" The same critics will be asking "What's wrong with English or Scottish football?" should any or all of the teams perform badly in Mexico this summer.

There are always, of course, plenty of excuses. The most common is that Britain lacks the facilities, that the coaching is weak, the schools neglectful, the clubs starved of funds, the climate too nasty, the players too nice. Other parts of the world, have all-weather stadia, vast covered pitches, coaching weekends and government grants. They are held up as reasons why this country's national heroes are so often diminished by their peers from broad.

There must be a better explanation. British people do play too little sport. They lay too much, or rather they

play too many kinds of sport. As a medium-sized power Britain has only a limited reservoir of people with the time, inclination and skill to compete at international level with the best of the rest of the world. The question is how best to tap it?

For most countries the problem does not arise. They concentrate their national energy on one or perhaps two sports at which they are known to excel: athletics in East Germany, gymnastics in Romania, rugby in New Zealand, ice-hockey in Canada, cricket in the West Indies, squash in Pakistan, soccer in Brazil. These absorb the national talent — and from it they feed the national amour-propre.

In Britain the talent is distributed thinly across a wide range of sports — too thinly, in most cases, for the national teams to have the necessary depth for more than the occasional international success. Does it matter? If sport is

no more than a personal pastime it matters not one jot. We should rejoice in the richness of our sporting life, the variety of opportunities which open before the gifted young athlete in Britain. Athletics in East Germany looks more like an industry by comparison.

On the other hand sporting success can impact into national morale. The whole of West Germany cheered up last summer when young Boris Becker won Wimbledon. The success of Britain's competitors in middle-distance running — a sport in which we have concentrated our national efforts — has done the same for Britain. In the depths of cricket gloom we should not forget it.

Perhaps, for the sake of the country's esprit a national sporting policy is called for, with the Government's shoulder put behind one great endeavour. But — as with all interventionist policies — the question then becomes: which endeavour?

# LETTERS TO THE EDITOR

## Mounting pressure on hospitals

From Professor Sam Shuster  
Sir, Your report (March 7) of the inability of home county hospitals to cope with acute medical admissions would be serious enough in isolation but unfortunately it is symptomatic of a much wider problem. Dr Bown (letter, March 7) puts the blame on reduced government funding of the metropolitan regions under RAWP (Resource Allocation Working Party), yet those working in areas supposed to have benefited by RAWP are experiencing equally serious problems.

In Newcastle last year, money was available for replacement of less than 10 per cent of required medical equipment in the teaching hospital. In December we had to reduce spending by 10 per cent and in January our district health authority found itself short of £3 million, not from overspending but from Government's failure to honour its responsibility for inflationary increases in rates and salaries. The deficit will be met by closing a children's hospital and orthopaedic and dermatology wards although this will seriously affect the work of several departments.

Similar major reductions in NHS facilities are occurring all over the country. They are not isolated economies nor an overdue scoring-out of inefficiencies.

It has become distressingly clear that Government policy is nothing less than to dismantle the NHS. The statistical obsession that more is being spent on the NHS than ever before adds the impression of furtiveness and deception.

Yours,  
SAM SHUSTER,  
The University of Newcastle upon Tyne,  
Department of Dermatology,  
The Royal Victoria Infirmary,  
Newcastle upon Tyne,  
March 11.

From the Chairman of the Cornwall and Isles of Scilly Health Authority  
Sir, In his letter to you of March 7, Dr R. L. Bown calls upon HM Government to re-examine the whole funding of the hospital health service in metropolitan regions "before a catastrophe

occurs". We in Cornwall would certainly echo the call for a very vigorous examination of the RAWP (Resource Allocation Working Party) formula because we are convinced that Cornwall, on the periphery as it is, has burdens far greater than most of the health authorities in the Home Counties.

Red alerts — i.e. the restriction of admissions to all but the most urgent cases — are standard for at least three months during winter, irrespective of severity, as well as for parts of the summer, owing to massive seasonal population increases certainly not matched by adjustments in the formula.

Geography, population spread, historic distribution of hospitals together with the paucity, indeed non-existence in some places, of public transport impose an additional demonstrable burden of approximately £1 million per annum on our patient transport costs, again not compensated by the formula.

Dr Bown refers to the problems of three neighbouring districts from whom help is presumably occasionally available — a happy situation indeed; our nearest neighbour, Plymouth, is over 50 miles away; Penzance dialysis patients who need to go there must make a round trip of approximately 150 miles two or three times weekly.

These problems are not to be dismissed as those of the Celtic fringe. Cornwall's population is over 400,000, has one of the fastest growing elderly populations in the country, has a very low social services spending record, very high levels of unemployment, and registers poorly on the DHSS performance indicators with regard to social deprivation.

My authority would resist most strongly any suggestions for improving the London metropolitan levels of health services at our further expense.

Yours faithfully,  
ALAN COLEMAN, Chairman,  
Cornwall and Isles of Scilly Health Authority,  
St Clement Road,  
Tregolls Road,  
Truro,  
Cornwall,  
March 11.

## Power struggle at Battersea

From Mr Watcyn Thomas  
Sir, Your article on March 6, "Power struggle at Battersea", failed to address the fundamental question of public responsibility of Wandsworth Council, the Department of the Environment, the Central Electricity Generating Board, and the City.

Wandsworth Council has not yet given outline planning consent to the application to turn Battersea power station into a leisure centre. Unless a number of promises by the developer can be made enforceable in law, consent will only be possible if the council is prepared to settle for less when the application is next reviewed. It will have to reassess its responsibility at that time.

The Department of Environment is now being asked to make the application subject to a public enquiry. There is a strong case for this, since it was the Department's own decision, without consultation with Wandsworth Council or the CEBG, that originally made the power station a listed building. The CEBG, as landowner, must also be carefully considering its responsibility as a body with statutory duties. The current debate has raised the question of whether it is right for the CEBG to sell the site at the proposed sum of £1.5 million and in effect subsidise a private developer by a minimum of £6.5 million.

But the ultimate power and responsibility will in fact rest with the City and the institutions from whom the developer will be seeking £50 million for the scheme. In order to ensure that they can responsibly assess the risk of funding the project, they will be looking to the developer to address the unanswered questions on his attendance figures and financial calculations.

What is needed is a more visionary planning authority that can pursue other schemes that involve a more balanced light industrial and recreational use of the site. Certainly local residents would welcome a new responsibility to be shown towards a site of national importance.

Yours faithfully,  
WATCYN THOMAS,  
15 Surrey Lane, SW11.

## Fusion of the law

From Mr Alan Hawley  
Sir, Contrary to what Andrew Phillips attempts to argue (March 5), the solicitor who is forced to use the Bar does not save his client's money, because the barrister's time nearly always involves a "double-up" on that of the solicitor, particularly when the solicitor sits, mute but expensive, in front of or behind the barrister in the higher courts.

If a solicitor is to manage litigation properly, or to give competent legal advice, he must be more than a mere post-box for the barrister; he must be master of his case, and that will involve a considerable amount of time on work which will be duplicated by the barrister.

The correct comparison is thus not between the costs of a barrister and a solicitor, but between the costs of one lawyer and two. Surely the client should be the one to decide whether he wants to instruct a second lawyer, however reasonably priced that lawyer may be.

Yours faithfully,  
ALAN HAWLEY,  
c/o Yusuf bin Ahmed Kanoo,  
Box 45,  
Bahrain,  
March 8.

## All-rounder

From Mr R. B. Cruse  
Sir, My list of jobs includes calligrapher, drama organiser, travel agent, mathematician, safety officer, treasurer, handyman, signwriter, computer operator, timekeeper, child psychologist, typist, proof reader, games supervisor, examiner, tea and coffee boy, dishwasher, swimming coach, first-aid adviser, lecturer, quiz master, grammarian, sport organiser, detective, publicity officer, meals supervisor, stock controller, projectionist, engraver and hospital car driver.

I happen to hold all these positions simultaneously, since I am more generally known by my colleagues as a junior school deputy headmaster.

Yours faithfully,  
R. B. CRUSE,  
3 Albert Road,  
New Milton,  
Hampshire,  
March 10.

## A Budget for jobs

From Mr Nigel Forman, MP for Carshalton and Wallington (Conservative) and Mr John Maples, MP for West Lewisham (Conservative)  
Sir, In a pamphlet last year we suggested a range of measures designed to create more jobs. Some useful initiatives were taken in the last Budget, but when we made our proposals unemployment was 3,123,900; it is now 3,210,100. Further action is needed.

Most people would apparently be willing to forgo income tax cuts if further resources were made available to tackle unemployment. The Chancellor should therefore use whatever "fiscal adjustment" he has available to finance further measures to improve economic performance and encourage employment.

National Insurance contributions should be reduced. Lower

## Off-course betting

From the General Secretary of the Church of England National Council for Social Aid  
Sir, It seems to be a growing tendency in British politics to legislate social change by stealth. The latest example is the statutory instrument amending the Betting, Gaming and Lotteries Act 1963 (Section 4), which has crept into the Government's legislative programme with virtually no consultation or parliamentary debate.

In the Spectrum feature on gambling (March 7), Mr Berlins reports Lord Fairhaven as saying that the measure represents "the most significant transformation of betting since it was legalised off-course a quarter of a century ago." While the changes will undoubtedly bring comfort and joy to betting shop owners, the social aspects are far less rosy.

## In aid of BR

From the Reverend Timothy Russ  
Sir, There was perhaps a frisson of humour in the nation when the royal train broke down somewhere near Cambridge recently. How bad can British Rail get?

The remarkable thing is, how good British Rail is, despite a lack of capital investment on a monumental scale. Current wisdom is that there must be a financial return on new capital investment, and replacement of worn-out stock does not qualify so long as the stock can roll and the rails sustain it.

## Wide awake

From Mr J. W. Yarnley  
Sir, Poor, proud, pretty — and now "sleepy". Whilst enjoying Paul Haigh's report (March 8) on the forthcoming National Hunt Festival in Cheltenham, I must vehemently protest that we are not sleepy!

In addition to the racing at Prestbury Park, we run a very successful cricket festival in August, a music festival in July, and a literary festival in October. We have some very lively educational establishments, including a college of higher education.

Our council considers that the improved facilities will not only encourage people to enter betting shops for the first time but also tempt them to stay there longer than they might otherwise have done. In such an environment, it is all too easy for punters to indulge in continuous betting and become compulsive gamblers.

While it will take some time to assess the full impact of the new regulations, we are nevertheless astonished that the Government should identify itself so closely with commercial interests and fail to take account of the wider social implications and the need for adequate public discussion.

Yours faithfully,  
TED AGAR, General Secretary,  
Church of England National Council for Social Aid,  
38 Ebury Street, SW1,  
March 10.

Would it not be sensible to divert say 10 per cent — my figure is arbitrary — of the revenues from the licensing of road vehicles to simply providing capital for the railways at zero interest?

We do not, after all, expect investment in roads to provide a financial return. Moreover, such capital formation would help many industries in decline.

Yours sincerely,  
TIMOTHY RUSS,  
The Presbytery,  
Lower Britwell Road,  
Slough,  
Berkshire.

A large number of companies have their head offices with us and the quality of our shops and restaurants is the envy of the south-west. GCHQ is with us, of course, and far from being sleepy, they keep alert watch on our defences 24 hours a day.

We are certainly a proud and pretty town. To that I would add vibrant, not sleepy.

Yours faithfully,  
JOHN W. YARNLEY,  
Director of Music,  
The Grammar School,  
Princess Elizabeth Way,  
Cheltenham, Gloucestershire.

encouraged further by improved tax concessions or grants for companies and training allowances for employees.

The community programme and the enterprise allowance scheme should be extended.

The average net cost of each unemployed person in benefit paid and lost tax revenue is about £5,000 a year. The money could be much better used as a catalyst for job-creation. The principle has been conceded in the new job start allowance, which will supplement the earnings of new jobs for the long-term unemployed. This principle should be extended.

The fall in the price of oil should be the equivalent of a tax cut for everyone. The Chancellor should therefore give top priority to meeting the unemployment challenge.

Yours faithfully,  
NIGEL FORMAN,  
JOHN MAPLES,  
House of Commons.

## ON THIS DAY

MARCH 15 1794

The inhabitants of Jersey were well advised to take notice of military preparations at St. Malo. In 1779 an attack by the French had been repulsed; a heavier one in January, 1781 captured St. Helier and with it the Lieutenant-Governor, who signed the capitulation of the island. Major Francis Pierson, acting commander of the troops made it clear that the 78th and 93rd had no intention of surrendering. The 24-year-old officer and his men, aided by militia units, routed the enemy in ten minutes — a victory marred by the shot which killed Pierson. Nothing came of the threat reported below.

## PROJECTED DESCENT

ON THE ISLAND OF JERSEY

Intelligence was yesterday received, that the *Carthaginian* at St. Malo, had for the present changed their intentions for visiting Great Britain, first intending the conquest of the Island of JERSEY. The following is an Extract of a Letter from JERSEY, received yesterday by express, and addressed to one of the first houses in the City:

"I trust you enclosed an Act voted in the States yesterday, by which you will see that an attack of this island is hourly expected. The force is collected at St. Malo; the number announced is 10,000 men. You may suppose we have not fallen asleep upon this news. Every means of preparation, defence and vigilance is adopted throughout the island, and those ruffians will not find us an easy prey. The People are well disposed. We have laid an embargo on all vessels, except what are necessary for the victuals, etc. An express is sent off to Admiral MACBRIDE, and we shall, no doubt, have frigates in a day or two, when the embargo will be taken off."

"Our force consists of the 63d regiment, which is 800 strong; about 800 French Royalists in British pay; five companies of invalids; and about 4000 militia. I have not the smallest apprehension for the safety of the island."

The following is the act of the States on receiving the news of the intentions of the French:

At the ASSEMBLY of the STATES of the ISLAND of JERSEY, held the 8th of March 1794. Present the Right Honourable EARL BALCARNAS, COMMANDER IN CHIEF.

"The COMMANDER in CHIEF having assembled the States for the purpose of communicating to them the Intelligence which he has just received, — that the enemy is now assembled in force on the neighbouring coast, that their avowed design is a descent on this island, and that they announce, that they are invited to it by the inhabitants of Jersey, with a view no doubt of encouraging their soldiers, by making them believe, that they will meet with no resistance, and perhaps also with a view to give unfavourable impressions of the loyalty of this country to our august Sovereign. The States, after having returned thanks to the Commander in Chief for his attention on this occasion, cannot avoid expressing the horror and indignation they feel at this infamous calumny, as false as it is malicious, against the known fidelity of the inhabitants of this island. The States taking this opportunity of assuring the Commander in Chief of their zeal, and of their inviolable attachment to the best of Kings, and to the British Government, under which this island has enjoyed for many years inestimable privileges and advantages. They declare, that it will always find them ready to support and second his efforts for the safety of the country; and well knowing, by a happy experience, the sentiments of the people whom they represent, the STATES do hereby name the Commander in Chief of the devotion of this loyal people to their duty, and of their ardour to defend their country against the attacks of cruel and barbarous enemies, who have violated all laws, divine and human, and whose only aim is plunder, and the destruction of men. Desirous, at the same time, that the Intelligence communicated to the States by the Commander in Chief, with respect to the intended invasion, and the atrocious calumny laid to the charge of the most faithful of subjects, should be publicly known, the States have ordered that this present Act, voted unanimously, shall be printed, published and fixed up in every parish of the island, and all Ministers are desired to read it from the pulpit on Sunday next."

PHIL DE CARTERET, Greffier.

## Hatless in London

From Mrs E. V. Longrigg  
Sir, Could the present day hatlessness of Londoners — and others — be due to anxiety over the Sex Discrimination Act?

I must admit to feelings of identity confusion after having recently seen a young woman in a court of law peremptorily ordered by the clerk to remove her hat; and a few days later two young men sitting at opposite ends of a Christian church with their hats on throughout the service.

Presumably any protest against either of these occurrences could be considered against the law? Yours hatlessly,  
ELIZABETH V. LONGRIGG,  
23 Northam Road,  
Oxford,  
March 11.



### COURT CIRCULAR

**BUCKINGHAM PALACE**  
 March 14: The Queen and The Duke of Edinburgh, attended by the Marchioness of Abergavenny, Lady Susan Hussey, the Right Hon Sir Philip Moore, Rear-Admiral Sir Paul Greening, Sir William Hiscott, Mr Michael Shea, Surgeon Captain Norman Blacklock, RN, Air Vice-Marshal John Severn, Major Hugh Lindsay and Mr Brian McGrath arrived at Heathrow Airport, London this morning in a Royal Australian Air Force Boeing 707 from Australia.

Her Majesty was received at the Airport by the Earl of Airie (Lord Chamberlain) and Mr Michael King (Director, Heathrow Airport, London).  
 The Hon Mary Morrison has succeeded Lady Susan Hussey as Lady in Waiting to The Queen.

**KENSINGTON PALACE**  
 March 14: The Prince of Wales, President, Business in the Community, this morning visited the *Enterprise* Trust, Willowbank House, Aberdeen.  
 Mr David Roycroft was in attendance.

A memorial service for Guy Mackay will be held at St. Columba's Church of Scotland, Port Street, SW1, at 11 o'clock today.

### Dinners

**Papal Knights in Great Britain**  
 The Cardinal Archbishop of Westminster offered Mass yesterday evening at the annual celebration in honour of St Gregory the Great and St Sylvester at the Church of Our Lady of the Assumption and St Gregory, Warwick Street. A dinner was held afterwards at the Cafe Royal. The Lord Mayor of London, who was accompanied by the Sheriff, was in the chair and others present included:

Mr John Parsons, the Earl of Warwick, Lord Gormanston, Sir Bernard Sturges, Sir Donald Sturges.  
 St Felix School, Southwold  
 Mrs Jane Prior presided at a dinner given by the Board of Governors of St Felix School, Southwold, on March 10 at Whitbread's Brewery in honour of the patrons of the school: The Hon Lady Walley-Cohen, Sir Hector Laing, Sir Philip Foreman, Major D. Allinnes and Sir James Cleminson. The guest speaker was Mr Christopher Patten, MP, who was thanked by the headmistress, Mrs Anne Mould.

**Old Felestanian Society**  
 The Bishop of Ramsbury was the guest of honour at the annual dinner of the Old Felestanian Society held last night at Army House, Mr A.H. Rodgers, president, was in the chair and Mr E.J.H. Gould, Headmaster of Felested School, and members of the board of governors were also present.

**Mayor of Windsor and Maidenhead**  
 The Mayor and Mayoress of Windsor and Maidenhead were hosts at a dinner and ball held last night at the Castle Hotel, Windsor. The speakers were the mayor, Major Kenneth Adams and Major-General R.L.C. Dixon. Among the guests were:

Mr C.R. Galloway and Miss C.E. Hardin  
 The engagement is announced between Colin, son of Mr and Mrs M.A. Galloway, of Thurleston, Devon, and Carolyn, younger daughter of Major and Mrs J.R.E. Hardin, of Nanterton, Pwllheli, Gwynedd.

**Mr N.G.A. Denniston and Miss J. Macdonell**  
 The engagement is announced between Nicholas, son of Mr Robin Denniston and the late Mrs Anne Denniston, and Jennifer, second daughter of the Rev Alasdair and Mrs Macdonell.

**Mr C.R. Galloway and Miss C.E. Hardin**  
 The engagement is announced between Colin, son of Mr and Mrs M.A. Galloway, of Thurleston, Devon, and Carolyn, younger daughter of Major and Mrs J.R.E. Hardin, of Nanterton, Pwllheli, Gwynedd.

**Mr J.J. Tully and Miss S.A. Jessup**  
 The engagement is announced between John, eldest son of Mr and Mrs B.K. Tully, of Ilford, Essex, and Sally, daughter of Mr and Mrs A. Jessup, of Hornchurch, Essex.

**Mr T.H.N. Wilkinson and Miss C.J. Bayliss**  
 The engagement is announced between Toby, son of Mr R.N. Wilkinson, MC, of New Milton, Hampshire, and Mrs A.P.B. Wilkinson, of Sherborne, Dorset, and Caroline, daughter of Major and Mrs P.de M. Baynham, of Abbey Weavers, Dorchester-on-Thames, Oxfordshire.

**Mr C.G. Womham and Miss J.H. Cole**  
 The engagement is announced between Cecil, eldest son of the late Squadron Leader F. Womham and of Mrs Womham, of Buenos Aires, and Jane, elder daughter of Mr and Mrs Selwyn Cole, of Bexhill-on-Sea, Sussex.

**Mr M.T. Bating and Miss J.M. Piggins**  
 The engagement is announced between Mark, eldest son of Mr P. Bating, of Friston, and Mrs K. Bating, of Bexhill-on-Sea, and Joanna, eldest daughter of Colonel and Mrs C.D. Piggins, of Landford Wood, Salisbury.

**Mr R.L. Barham and Miss E.R. McLennan**  
 The engagement is announced between Richard, elder son of Mr and Mrs R.E. Barham, of East Hampton, Connecticut, United States, and Heather, elder daughter of Mr and Mrs D. McLennan, of Ellon, Aberdeenshire, Scotland.

**Dr M. Curtis and Miss W. Tasker**  
 The engagement is announced between Michael, youngest son of Mr and Mrs J. Curtis, of Ealing, west London, and Wendy, eldest daughter of Mr and Mrs H. Tasker, of Bromham, Wiltshire.

**Mr N.G.A. Denniston and Miss J. Macdonell**  
 The engagement is announced between Nicholas, son of Mr Robin Denniston and the late Mrs Anne Denniston, and Jennifer, second daughter of the Rev Alasdair and Mrs Macdonell.

**Mr C.R. Galloway and Miss C.E. Hardin**  
 The engagement is announced between Colin, son of Mr and Mrs M.A. Galloway, of Thurleston, Devon, and Carolyn, younger daughter of Major and Mrs J.R.E. Hardin, of Nanterton, Pwllheli, Gwynedd.

## Lenten thoughts on Augustine

In the weeks of Lent exactly 1,600 years ago, a brilliant young man sat listening to the preaching of Ambrose, bishop of the imperial city of Milan.  
 He had gone out of curiosity: having recently arrived from North Africa to take up a post as professor of rhetoric, the young Augustine wished to verify for himself that Ambrose's "eloquence was equal to his fame". This is what he tells us in his *Confessions*, written 15 years later.

Ambrose's manner, and his kindness to the newcomer, attracted him but little by little the matter of his preaching made a greater impression on him. The bishop's Lenten sermons proved to be a turning point in his life: they set him on the path which was to lead him, in the course of the next few months, to Christianity, and baptism the following Easter.

It was one crucial stage in the career of a uniquely restless man, a mind always always on the move, constantly questioning itself, critical of its habitual assumptions, stimulated by the concerns of friends, responding to the ever-changing problems thrown up by controversy with opponents, and later, to the needs of his congregation.

Augustine's spiritual pilgrimage had, however, begun long before. At the age of 19 he had read a work of Cicero's, now lost. It had been a summons to philosophy.

"It changed my whole mental life, changed my prayers to you, O Lord, and gave me new purpose and new ambitions", Augustine would write, looking back in his *Confessions* at this, his first conversion.

Another 13 years were to elapse before his turning towards Christianity in Milan, under the influence of Ambrose's preaching. The first part of the journey towards a destination as yet unknown to him served Augustine only as a brief resting place. It was the religion of the followers of a third century prophet, Mani.

### Robert Markus

## Imitator outshines the genuine article

The market appeal of grand reproduction furniture was underlined by a bookcase made around 1900 in George III style which sold for £7,400 (estimate £3,000-45,000) at Sotheby's yesterday. The sale also contained a handsome mahogany table, a bookcase of around 1770 at £6,400 (estimate £6,000-8,000).

The reproduction piece was of similar size, roughly seven feet high with four glazed doors, instead of dark mahogany it had the golden glow of satinwood; the cupboard doors were inlaid with dark oval and the upper part was elegantly finished with a pierced swan-neck pediment.

A few unusual pieces ran above expectations such as the astronomical tripod table of around 1750 - the mahogany top being inlaid with brass - at £2,800 (£2,000-3,000) and the parcel-gilt satinwood and painted harlequin Pembroke table of around 1770 at £4,840 (estimate £2,000-23,000).

Sotheby's sale of English furniture was aimed at the middle market and proved markedly less buoyant than their auction of top quality English furniture two weeks ago. The sale totalled £293,280 with 14 per cent left unsold.

Professor Markus was formerly professor of medieval history at Nottingham University.

His disillusions with Manichaeism did not bring Augustine to the threshold of Christianity. It also transformed

### Forthcoming marriages

**Mr D.J.B. Angliss and Miss A.L.R. O'Shea**  
 The engagement is announced between Barnaby, third son of Mr and Mrs Derek Angliss, of Greenhill Farm, Farnham, Surrey, and Anne Marie, only daughter of Mr and Mrs Jeremiah O'Shea, of Derrynabrack, Tuosist, Killarney, Co Kerry.

**Mr M.T. Bating and Miss J.M. Piggins**  
 The engagement is announced between Mark, eldest son of Mr P. Bating, of Friston, and Mrs K. Bating, of Bexhill-on-Sea, and Joanna, eldest daughter of Colonel and Mrs C.D. Piggins, of Landford Wood, Salisbury.

**Mr R.L. Barham and Miss E.R. McLennan**  
 The engagement is announced between Richard, elder son of Mr and Mrs R.E. Barham, of East Hampton, Connecticut, United States, and Heather, elder daughter of Mr and Mrs D. McLennan, of Ellon, Aberdeenshire, Scotland.

**Dr M. Curtis and Miss W. Tasker**  
 The engagement is announced between Michael, youngest son of Mr and Mrs J. Curtis, of Ealing, west London, and Wendy, eldest daughter of Mr and Mrs H. Tasker, of Bromham, Wiltshire.

**Mr N.G.A. Denniston and Miss J. Macdonell**  
 The engagement is announced between Nicholas, son of Mr Robin Denniston and the late Mrs Anne Denniston, and Jennifer, second daughter of the Rev Alasdair and Mrs Macdonell.

**Mr C.R. Galloway and Miss C.E. Hardin**  
 The engagement is announced between Colin, son of Mr and Mrs M.A. Galloway, of Thurleston, Devon, and Carolyn, younger daughter of Major and Mrs J.R.E. Hardin, of Nanterton, Pwllheli, Gwynedd.

**Mr J.J. Tully and Miss S.A. Jessup**  
 The engagement is announced between John, eldest son of Mr and Mrs B.K. Tully, of Ilford, Essex, and Sally, daughter of Mr and Mrs A. Jessup, of Hornchurch, Essex.

**Mr T.H.N. Wilkinson and Miss C.J. Bayliss**  
 The engagement is announced between Toby, son of Mr R.N. Wilkinson, MC, of New Milton, Hampshire, and Mrs A.P.B. Wilkinson, of Sherborne, Dorset, and Caroline, daughter of Major and Mrs P.de M. Baynham, of Abbey Weavers, Dorchester-on-Thames, Oxfordshire.

**Mr C.G. Womham and Miss J.H. Cole**  
 The engagement is announced between Cecil, eldest son of the late Squadron Leader F. Womham and of Mrs Womham, of Buenos Aires, and Jane, elder daughter of Mr and Mrs Selwyn Cole, of Bexhill-on-Sea, Sussex.

**Mr M.T. Bating and Miss J.M. Piggins**  
 The engagement is announced between Mark, eldest son of Mr P. Bating, of Friston, and Mrs K. Bating, of Bexhill-on-Sea, and Joanna, eldest daughter of Colonel and Mrs C.D. Piggins, of Landford Wood, Salisbury.

**Mr R.L. Barham and Miss E.R. McLennan**  
 The engagement is announced between Richard, elder son of Mr and Mrs R.E. Barham, of East Hampton, Connecticut, United States, and Heather, elder daughter of Mr and Mrs D. McLennan, of Ellon, Aberdeenshire, Scotland.

**Dr M. Curtis and Miss W. Tasker**  
 The engagement is announced between Michael, youngest son of Mr and Mrs J. Curtis, of Ealing, west London, and Wendy, eldest daughter of Mr and Mrs H. Tasker, of Bromham, Wiltshire.

**Mr N.G.A. Denniston and Miss J. Macdonell**  
 The engagement is announced between Nicholas, son of Mr Robin Denniston and the late Mrs Anne Denniston, and Jennifer, second daughter of the Rev Alasdair and Mrs Macdonell.

**Mr C.R. Galloway and Miss C.E. Hardin**  
 The engagement is announced between Colin, son of Mr and Mrs M.A. Galloway, of Thurleston, Devon, and Carolyn, younger daughter of Major and Mrs J.R.E. Hardin, of Nanterton, Pwllheli, Gwynedd.

**Mr J.J. Tully and Miss S.A. Jessup**  
 The engagement is announced between John, eldest son of Mr and Mrs B.K. Tully, of Ilford, Essex, and Sally, daughter of Mr and Mrs A. Jessup, of Hornchurch, Essex.

### Robert Markus

## Lenten thoughts on Augustine

For a time it satisfied Augustine's strong urge to understand the apparent irrationality in the world, the existence of evil and its conflict with the good. His mythology gave Augustine a symbolic projection of his own inner tensions.

Manichean teaching provided a powerful set of images which made inner conflict comprehensible as part of a cosmic battle between light and darkness. The human personality was the stage on which this battle was played out.

The myth taught its devotees to see their own inmost self as a spark of the light trapped in a world of darkness, destined to be delivered from its prison to return to its origin and true home.

The image of two principles locked in permanent conflict was bound to appeal to a man of powerful feelings, always conscious of the ease with which passions could be stirred beyond the rational control of the mind.

Manichean teaching made sense of the evil in the world; but, as Ambrose's preaching finally convinced Augustine, it did so at too great a price. Mani's followers saw man as a victim of forces foreign to his true self, impersonal forces of darkness which could be disowned as alien.

"I still held the view", Augustine wrote of his adherence to Manichaeism, "that it was not we that sinned, but some other nature in us... I very much preferred to excuse myself and accuse some other thing that was in me but was not I... But in truth I was one whole: it was my impiety that divided me against myself."

This was the great discovery which led Augustine to the parting of the ways. He rejected the cosmology of two warring worlds, and the picture of man as compounded of them, and came to adopt Ambrose's form of philosophical Christianity.

His disillusions with Manichaeism did not bring Augustine to the threshold of Christianity. It also transformed

### Birthdays

**TODAY:** Mr Alexander Bernstein, 50; Viscountess Broome, 92; Sir Jack Callard, 73; Mr Cyril H. Colton, 84; Lord Constantine of Stannmore, 76; the Right Rev John Gibbs, 69; Professor John Gillings, 70; Earl Haig, 68; Mr Nicholas Hinton, 44; Sir Michael Hogan, 78; Sir Leonard Knowles, 70; Admiral Sir Raymond Lygo, 62; Professor John Mitchell, 66; Sir Neville St. John, 65; Mr Philip Powell, 61; Mr David Wall, 40.

**TOMORROW:** Sir Ralph Campbell, 80; Sir Richard Cave, 93; Sir Patrick Dean, 77; Lord De Ramsey, 76; the Rev Hugo de Waal, 51; Sir Philip Foreman, 63; Air Chief Marshal Sir Christopher Foxley-Norris, 69; Sir Ewart Jones, 75; Dr A.J.P. Kenny, 55; the Most Rev Dr N.A. Lester, 84; Mr Leo McKerra, 66; Miss Kate Neilson, 25; Dr Charles Newman, 86; Mr R.G. Purick, 70; Miss Lucie Ric, 84.

### Services tomorrow

**CANTERBURY CATHEDRAL, 8.30 AM**  
 11.30 AM Sung Eucharist. Mass for four weeks. Rev Canon G. Dorman. The Archbishop, 11.30 AM. The Archdeacon, 11.30 AM. The Bishop, 11.30 AM. The Dean, 11.30 AM. The Canon, 11.30 AM. The Organist, 11.30 AM. The Choir, 11.30 AM. The Vestry, 11.30 AM. The Sacristan, 11.30 AM. The Sexton, 11.30 AM. The Porter, 11.30 AM. The Cook, 11.30 AM. The Baker, 11.30 AM. The Butcher, 11.30 AM. The Grocer, 11.30 AM. The Draper, 11.30 AM. The Saddler, 11.30 AM. The Shoemaker, 11.30 AM. The Weaver, 11.30 AM. The Tailor, 11.30 AM. The Upholsterer, 11.30 AM. The Joiner, 11.30 AM. The Carpenter, 11.30 AM. The Bricklayer, 11.30 AM. The Mason, 11.30 AM. The Plumber, 11.30 AM. The Painter, 11.30 AM. The Glazier, 11.30 AM. The Paperhanger, 11.30 AM. The Carver, 11.30 AM. The Gilder, 11.30 AM. The Sculptor, 11.30 AM. The Stonemason, 11.30 AM. The Blacksmith, 11.30 AM. The Farrier, 11.30 AM. The Wheelwright, 11.30 AM. The Coachmaker, 11.30 AM. The Saddler, 11.30 AM. The Shoemaker, 11.30 AM. The Weaver, 11.30 AM. The Tailor, 11.30 AM. The Upholsterer, 11.30 AM. The Joiner, 11.30 AM. The Carpenter, 11.30 AM. The Bricklayer, 11.30 AM. The Mason, 11.30 AM. The Plumber, 11.30 AM. The Painter, 11.30 AM. The Glazier, 11.30 AM. The Paperhanger, 11.30 AM. The Carver, 11.30 AM. The Gilder, 11.30 AM. The Sculptor, 11.30 AM. The Stonemason, 11.30 AM. The Blacksmith, 11.30 AM. The Farrier, 11.30 AM. The Wheelwright, 11.30 AM. The Coachmaker, 11.30 AM.

**CHICHESTER CATHEDRAL, 8.30 AM**  
 11.30 AM Sung Eucharist. Mass for four weeks. Rev Canon G. Dorman. The Archbishop, 11.30 AM. The Archdeacon, 11.30 AM. The Bishop, 11.30 AM. The Dean, 11.30 AM. The Canon, 11.30 AM. The Organist, 11.30 AM. The Choir, 11.30 AM. The Vestry, 11.30 AM. The Sacristan, 11.30 AM. The Sexton, 11.30 AM. The Porter, 11.30 AM. The Cook, 11.30 AM. The Baker, 11.30 AM. The Butcher, 11.30 AM. The Grocer, 11.30 AM. The Draper, 11.30 AM. The Saddler, 11.30 AM. The Shoemaker, 11.30 AM. The Weaver, 11.30 AM. The Tailor, 11.30 AM. The Upholsterer, 11.30 AM. The Joiner, 11.30 AM. The Carpenter, 11.30 AM. The Bricklayer, 11.30 AM. The Mason, 11.30 AM. The Plumber, 11.30 AM. The Painter, 11.30 AM. The Glazier, 11.30 AM. The Paperhanger, 11.30 AM. The Carver, 11.30 AM. The Gilder, 11.30 AM. The Sculptor, 11.30 AM. The Stonemason, 11.30 AM. The Blacksmith, 11.30 AM. The Farrier, 11.30 AM. The Wheelwright, 11.30 AM. The Coachmaker, 11.30 AM.

**GLoucester Cathedral, 8.30 AM**  
 11.30 AM Sung Eucharist. Mass for four weeks. Rev Canon G. Dorman. The Archbishop, 11.30 AM. The Archdeacon, 11.30 AM. The Bishop, 11.30 AM. The Dean, 11.30 AM. The Canon, 11.30 AM. The Organist, 11.30 AM. The Choir, 11.30 AM. The Vestry, 11.30 AM. The Sacristan, 11.30 AM. The Sexton, 11.30 AM. The Porter, 11.30 AM. The Cook, 11.30 AM. The Baker, 11.30 AM. The Butcher, 11.30 AM. The Grocer, 11.30 AM. The Draper, 11.30 AM. The Saddler, 11.30 AM. The Shoemaker, 11.30 AM. The Weaver, 11.30 AM. The Tailor, 11.30 AM. The Upholsterer, 11.30 AM. The Joiner, 11.30 AM. The Carpenter, 11.30 AM. The Bricklayer, 11.30 AM. The Mason, 11.30 AM. The Plumber, 11.30 AM. The Painter, 11.30 AM. The Glazier, 11.30 AM. The Paperhanger, 11.30 AM. The Carver, 11.30 AM. The Gilder, 11.30 AM. The Sculptor, 11.30 AM. The Stonemason, 11.30 AM. The Blacksmith, 11.30 AM. The Farrier, 11.30 AM. The Wheelwright, 11.30 AM. The Coachmaker, 11.30 AM.

**Lincoln Cathedral, 8.30 AM**  
 11.30 AM Sung Eucharist. Mass for four weeks. Rev Canon G. Dorman. The Archbishop, 11.30 AM. The Archdeacon, 11.30 AM. The Bishop, 11.30 AM. The Dean, 11.30 AM. The Canon, 11.30 AM. The Organist, 11.30 AM. The Choir, 11.30 AM. The Vestry, 11.30 AM. The Sacristan, 11.30 AM. The Sexton, 11.30 AM. The Porter, 11.30 AM. The Cook, 11.30 AM. The Baker, 11.30 AM. The Butcher, 11.30 AM. The Grocer, 11.30 AM. The Draper, 11.30 AM. The Saddler, 11.30 AM. The Shoemaker, 11.30 AM. The Weaver, 11.30 AM. The Tailor, 11.30 AM. The Upholsterer, 11.30 AM. The Joiner, 11.30 AM. The Carpenter, 11.30 AM. The Bricklayer, 11.30 AM. The Mason, 11.30 AM. The Plumber, 11.30 AM. The Painter, 11.30 AM. The Glazier, 11.30 AM. The Paperhanger, 11.30 AM. The Carver, 11.30 AM. The Gilder, 11.30 AM. The Sculptor, 11.30 AM. The Stonemason, 11.30 AM. The Blacksmith, 11.30 AM. The Farrier, 11.30 AM. The Wheelwright, 11.30 AM. The Coachmaker, 11.30 AM.

**Nottingham Cathedral, 8.30 AM**  
 11.30 AM Sung Eucharist. Mass for four weeks. Rev Canon G. Dorman. The Archbishop, 11.30 AM. The Archdeacon, 11.30 AM. The Bishop, 11.30 AM. The Dean, 11.30 AM. The Canon, 11.30 AM. The Organist, 11.30 AM. The Choir, 11.30 AM. The Vestry, 11.30 AM. The Sacristan, 11.30 AM. The Sexton, 11.30 AM. The Porter, 11.30 AM. The Cook, 11.30 AM. The Baker, 11.30 AM. The Butcher, 11.30 AM. The Grocer, 11.30 AM. The Draper, 11.30 AM. The Saddler, 11.30 AM. The Shoemaker, 11.30 AM. The Weaver, 11.30 AM. The Tailor, 11.30 AM. The Upholsterer, 11.30 AM. The Joiner, 11.30 AM. The Carpenter, 11.30 AM. The Bricklayer, 11.30 AM. The Mason, 11.30 AM. The Plumber, 11.30 AM. The Painter, 11.30 AM. The Glazier, 11.30 AM. The Paperhanger, 11.30 AM. The Carver, 11.30 AM. The Gilder, 11.30 AM. The Sculptor, 11.30 AM. The Stonemason, 11.30 AM. The Blacksmith, 11.30 AM. The Farrier, 11.30 AM. The Wheelwright, 11.30 AM. The Coachmaker, 11.30 AM.

**Southampton Cathedral, 8.30 AM**  
 11.30 AM Sung Eucharist. Mass for four weeks. Rev Canon G. Dorman. The Archbishop, 11.30 AM. The Archdeacon, 11.30 AM. The Bishop, 11.30 AM. The Dean, 11.30 AM. The Canon, 11.30 AM. The Organist, 11.30 AM. The Choir, 11.30 AM. The Vestry, 11.30 AM. The Sacristan, 11.30 AM. The Sexton, 11.30 AM. The Porter, 11.30 AM. The Cook, 11.30 AM. The Baker, 11.30 AM. The Butcher, 11.30 AM. The Grocer, 11.30 AM. The Draper, 11.30 AM. The Saddler, 11.30 AM. The Shoemaker, 11.30 AM. The Weaver, 11.30 AM. The Tailor, 11.30 AM. The Upholsterer, 11.30 AM. The Joiner, 11.30 AM. The Carpenter, 11.30 AM. The Bricklayer, 11.30 AM. The Mason, 11.30 AM. The Plumber, 11.30 AM. The Painter, 11.30 AM. The Glazier, 11.30 AM. The Paperhanger, 11.30 AM. The Carver, 11.30 AM. The Gilder, 11.30 AM. The Sculptor, 11.30 AM. The Stonemason, 11.30 AM. The Blacksmith, 11.30 AM. The Farrier, 11.30 AM. The Wheelwright, 11.30 AM. The Coachmaker, 11.30 AM.

**Worcester Cathedral, 8.30 AM**  
 11.30 AM Sung Eucharist. Mass for four weeks. Rev Canon G. Dorman. The Archbishop, 11.30 AM. The Archdeacon, 11.30 AM. The Bishop, 11.30 AM. The Dean, 11.30 AM. The Canon, 11.30 AM. The Organist, 11.30 AM. The Choir, 11.30 AM. The Vestry, 11.30 AM. The Sacristan, 11.30 AM. The Sexton, 11.30 AM. The Porter, 11.30 AM. The Cook, 11.30 AM. The Baker, 11.30 AM. The Butcher, 11.30 AM. The Grocer, 11.30 AM. The Draper, 11.30 AM. The Saddler, 11.30 AM. The Shoemaker, 11.30 AM. The Weaver, 11.30 AM. The Tailor, 11.30 AM. The Upholsterer, 11.30 AM. The Joiner, 11.30 AM. The Carpenter, 11.30 AM. The Bricklayer, 11.30 AM. The Mason, 11.30 AM. The Plumber, 11.30 AM. The Painter, 11.30 AM. The Glazier, 11.30 AM. The Paperhanger, 11.30 AM. The Carver, 11.30 AM. The Gilder, 11.30 AM. The Sculptor, 11.30 AM. The Stonemason, 11.30 AM. The Blacksmith, 11.30 AM. The Farrier, 11.30 AM. The Wheelwright, 11.30 AM. The Coachmaker, 11.30 AM.

**York Cathedral, 8.30 AM**  
 11.30 AM Sung Eucharist. Mass for four weeks. Rev Canon G. Dorman. The Archbishop, 11.30 AM. The Archdeacon, 11.30 AM. The Bishop, 11.30 AM. The Dean, 11.30 AM. The Canon, 11.30 AM. The Organist, 11.30 AM. The Choir, 11.30 AM. The Vestry, 11.30 AM. The Sacristan, 11.30 AM. The Sexton, 11.30 AM. The Porter, 11.30 AM. The Cook, 11.30 AM. The Baker, 11.30 AM. The Butcher, 11.30 AM. The Grocer, 11.30 AM. The Draper, 11.30 AM. The Saddler, 11.30 AM. The Shoemaker, 11.30 AM. The Weaver, 11.30 AM. The Tailor, 11.30 AM. The Upholsterer, 11.30 AM. The Joiner, 11.30 AM. The Carpenter, 11.30 AM. The Bricklayer, 11.30 AM. The Mason, 11.30 AM. The Plumber, 11.30 AM. The Painter, 11.30 AM. The Glazier, 11.30 AM. The Paperhanger, 11.30 AM. The Carver, 11.30 AM. The Gilder, 11.30 AM. The Sculptor, 11.30 AM. The Stonemason, 11.30 AM. The Blacksmith, 11.30 AM. The Farrier, 11.30 AM. The Wheelwright, 11.30 AM. The Coachmaker, 11.30 AM.

**Exeter Cathedral, 8.30 AM**  
 11.30 AM Sung Eucharist. Mass for four weeks. Rev Canon G. Dorman. The Archbishop, 11.30 AM. The Archdeacon, 11.30 AM. The Bishop, 11.30 AM. The Dean, 11.30 AM. The Canon, 11.30 AM. The Organist, 11.30 AM. The Choir, 11.30 AM. The Vestry, 11.30 AM. The Sacristan, 11.30 AM. The Sexton, 11.30 AM. The Porter, 11.30 AM. The Cook, 11.30 AM. The Baker, 11.30 AM. The Butcher, 11.30 AM. The Grocer, 11.30 AM. The Draper, 11.30 AM. The Saddler, 11.30 AM. The Shoemaker, 11.30 AM. The Weaver, 11.30 AM. The Tailor, 11.30 AM. The Upholsterer, 11.30 AM. The Joiner, 11.30 AM. The Carpenter, 11.30 AM. The Bricklayer, 11.30 AM. The Mason, 11.30 AM. The Plumber, 11.30 AM. The Painter, 11.30 AM. The Glazier, 11.30 AM. The Paperhanger, 11.30 AM. The Carver, 11.30 AM. The Gilder, 11.30 AM. The Sculptor, 11.30 AM. The Stonemason, 11.30 AM. The Blacksmith, 11.30 AM. The Farrier, 11.30 AM. The Wheelwright, 11.30 AM. The Coachmaker, 11.30 AM.

**Leicester Cathedral, 8.30 AM**  
 11.30 AM Sung Eucharist. Mass for four weeks. Rev Canon G. Dorman. The Archbishop, 11.30 AM. The Archdeacon, 11.30 AM. The Bishop, 11.30 AM. The Dean, 11.30 AM. The Canon, 11.30 AM. The Organist, 11.30 AM. The Choir, 11.30 AM. The Vestry, 11.30 AM. The Sacristan, 11.30 AM. The Sexton, 11.30 AM. The Porter, 11.30 AM. The Cook, 11.30 AM. The Baker, 11.30 AM. The Butcher, 11.30 AM. The Grocer, 11.30 AM. The Draper, 11.30 AM. The Saddler, 11.30 AM. The Shoemaker, 11.30 AM. The Weaver, 11.30 AM. The Tailor, 11.30 AM. The Upholsterer, 11.30 AM. The Joiner, 11.30 AM. The Carpenter, 11.30 AM. The Bricklayer, 11.30 AM. The Mason, 11.30 AM. The Plumber, 11.30 AM. The Painter, 11.30 AM. The Glazier, 11.30 AM. The Paperhanger, 11.30 AM. The Carver, 11.30 AM. The Gilder, 11.30 AM. The Sculptor, 11.30 AM. The Stonemason, 11.30 AM. The Blacksmith, 11.30 AM. The Farrier, 11.30 AM. The Wheelwright, 11.30 AM. The Coachmaker, 11.30 AM.

### OBITUARY

## SIR HUW WHELDON

### Television broadcaster and administrator

Sir Huw Wheldon, OBE, MC, who died yesterday at the age of 69, was a leading figure in the world of television, both as a programme maker and as an administrator.

Having joined the BBC as a producer in 1952, he proceeded to place his inimitable stamp on a wide ranging and influential series of television programmes and then rose to become, in 1965, the managing director of BBC Television, a post he held until 1975.

Huw Prys Wheldon was born on May 7, 1916, the eldest son of Sir Wynn Wheldon, a leading Welsh educationist, and educated at Friars School, Bangor, and the London School of Economics. He had taken up an appointment with the Kent Education Committee in 1939 when the war interrupted his career.

March 15-21, 1986

SATURDAY

A weekly guide to leisure, entertainment and the arts

Fanfare for the festival season

Every conceivable taste in music and drama is catered for somewhere along the global culture trail. Bernard Levin absorbs the atmosphere in the first of a two-part series

Once heard the same piece of music 16 times in a day, and what is more, it wasn't a very good piece in the first place. This curious ordeal took place at the Royal Albert Hall; I had been despatched there (I was in my very first job as a journalist) to write about the Festival of Brass Bands, and I happened to hit the day when the championship was being decided, with its inevitable specially written test-piece that all the contestants had to play.

Shan't tell you, or you'll go and crowd the place out and spoil it. Festival-going is a habit acquired almost entirely since the Second World War; Salzburg existed before it, as did Bayreuth, but very few others. Edinburgh was founded in 1947, and all over the world, as country after country realised that tourism was going to be an essential part of their economies, new ones sprang up overnight; they are still doing so.

But the festival-goer does not think about the prosperity he is bringing with him (except perhaps in Salzburg, where he is obliged to bring a great deal of prosperity with him if he wants the best stalls at the opera, for they will set him back not less than £80 a seat). Whatever the visitor's effect on the local economy, it is pleasure that he seeks. But as every festival patron knows, the pleasure of music and theatre at a festival is subtly but crucially different from the pleasure of the same performances and performers at home. Why?

First, of course, we are usually on holiday if we are at a festival. With work left behind, we are far more ready to enjoy the festival programme, far less pressed for time; we have had a day of sightseeing or walking, sitting at cafe tables or watching the river go by. We are in a mood to enjoy the evening's performance even before it has begun; more, we are in a mood to go deeper into the music or the play, to surrender more completely to the power of art, and its benisons.

And it is not just us. It would be a poor festival if the artists did not enter into the same spirit of joyous expectation; again and again, in my years of festival-going, I have seen and heard performers produce more than their best, inspired by the occasion, and rising to it. Besides, the performances, at any rate in the principal festivals, are likely to be a glitter with stars, and for all that we condemn the star system at home, we tend to think its effects less pernicious when we are reveling in them abroad and at a festival.

Then, again, very many festival venues are beautiful and historic cities; the world beat a path to Salzburg long before the Festival came into being, and the Medici caused quite a stir in Florence without the Maggio Musicale. The craggy grandeur of Edinburgh, the white stone and parsons of Adelaide, the happy informality of Tanglewood, the astounding palaces of Newport, Rhode Island, the overwhelming hos-



Hilary Finch offers a guide to the pick of the European attractions

MARCH

BUDAPEST SPRING FESTIVAL. One of the earliest, liveliest and thoroughly Hungarian of festivals. The focus of this year's 1,000 events in over 100 venues is the centenary of the death of Liszt: staged performances of his Via Crucis and Requiem will be given in the Castle Theatre, with evenings of orchestral and chamber concerts and piano recitals. Performances of Dostoevsky's The Devils, Meistersinger and Ernani are backed up by 28 widely varied exhibitions and an extensive folklore programme. Events will also be held at Sopron on the western border and at the town of Szeged.

APRIL

96TH MAGGIO MUSICALE FIORENTINO. The major Italian festival of concerts, opera and ballet at a wealth of beautiful venues. The festival opens with the Paris production of Berlioz's opera, La Vierge, conducted by the composer (for other major

11TH EVIAN INTERNATIONAL MUSIC FESTIVAL

In the heady air of the Haute-Savoie, this spa town presents a week of Jeunes Musiciens sans Frontières - performances by young musicians from all over the world. Guest artists include Christa Ludwig, Anne-Sophie Mutter, Murray Perahia and Mstislav Rostropovich. The 11th International String Quartet competition runs from May 10-14, with a prize winners' concert on May 16. May 8-18: Chateau de Blonay, 74500 Evian, France (010-33 5075 03 79). Special festival holidays, taking in accommodation and festival tickets, are organised by the Royal Club Evian; information and reservations from Leading Hotels Of The World, 15 New Bridge Street, London EC4V 6AU (01-583 3050).

MAY

MOSCOW STARS ARTS FESTIVAL. Moscow's three main theatres are taken over by nights of Pushkin, Gogol, Chekhov, with Glinka's Russian and Ludmilla at the Bolshoi and concerts of Prokofiev and Kabalevsky at the Nemirovich-Danchenko. Chamber music concerts, dance and ensembles and evenings of old Russian choral music at the former Znamensky Cathedral. May 5-13: Information from Intourist (Moscow) Ltd, 292 Regent Street, London W1R 8CL (01-580 1221), or 71 Deansgate, Manchester M3 2BW (061-634 0230).

VIENNA FESTWOCHE (SPRING FESTIVAL)

This year's festival features "Britain in Vienna" with the National Theatre's Yorubab, exhibitions of modern British art, design, music, and a British fringe of dance, art, film and drama. A vast and varied programme of opera, theatre and concerts includes: Leoncavallo's Der Bajazzo at the Kammeroper; Die Weisse von Liebe und Tod des Cornetts Christoph Rilke at the Schönbrunnner Schloßtheater; Sir John Pritchard conducting Così Fan Tutte, directed by Luc Bondy at the Theater an der

WIEN, HAMBURG'S STUDIO

Millere presenting Mozart's Die Gans von Kairo, a film retrospective on Mythen Mozart-Mythos Oper, the Circus Roncalli, and five weeks of concerts, lieder recitals and chamber music. May 9-June 15: Wiener Festwochen, Friedrich-Schmidy Platz 4, A-1080 Wien (010-43 42804).

PRAGUE SPRING FESTIVAL

Mozart claimed that only the people of Prague really understood him, and this is, indeed, one of the most attractively planned and presented eastern European festivals. Now in its 40th year, the emphasis is on Czech music and musicians, laced with international artists. Highlights this year include evenings of song from Peter Schreier and Svatoslav Richter, Marilyn Horne and Martin Katz; a choral evening of "Bohemian Singers: Homage to Life and Peace"; Liszt's Legend of St. Elisabeth performed by the Prague Philharmonic in St Vitus Cathedral; the Czech Philharmonic under Sir Charles Mackerras in a programme of Janacek and Martinu; and a violin recital by Joseph Suk. May 12-June 1: Dum Umelou, Alsovo Nabrezi 12, CS-11001, Prague (010-42 231 9281).

SETTIMANE MUSICALI INTERNAZIONALI (NAPLES)

Founded by Neapolitan violinist Salvatore Accardo, this festival has chamber music-making at its heart. The major performances at the Teatro San Carlo take place against a lively background of concerts and open rehearsals, involving young musicians from all over the world. As well as its French focus this year (Chausson, Debussy, Faure, Ravel played in the beautiful 18th century Villa Pignatelli), the centenary of the death of Liszt will be celebrated in a concert performance of his opera Don Sanche. Weber's bicentenary is feted in an open-air performance of his orchestral work, Battle and Victory, in what is always an exciting climax to the festival at the Castel Sant' Elmo. May 14-31: Settimane Musicali Internazionali, Piazza dei Martiri 58, 80121 Naples (010-39 51 406011).

DROTTHINGHOLM COURT THEATRE FESTIVAL

One of Sweden's, and, indeed, the world's most attractive and musically significant festivals, held in the 18th-century Court Theatre, where

accommodation and city tours

Prices from £232. Cedok, 17-18 Old Bond Street, London W1X 4RB (01-629 6058).

Turn to page 24 and put the pages together for a pin-up guide



THIS SUNDAY ONLY
FINAL SALE OF SEASON
SAVAGE PRICE CUTS TO CLEAR STOCK
Rembrandt Hotel
16th MARCH
9.30 am to 6.00 pm
This is our final sale of the season - EVERYTHING MUST GO - Your last chance to buy your fur garments at CHEAPEST EVER PRICES.
We are clearing out our entire stock of furs REGARDLESS OF COST.
Access Visa, Amex, Diners and personal cheques accepted. Export orders VAT refundable. Budget Furs 83
U.K.'s LARGEST EVER FUR SALE
UNBEATABLE DISCOUNTED PRICES-DIRECT FROM THE MANUFACTURER
2 FREE FUR JACKETS ON EVERY SALE OVER £499
UNIQUE OFFER Fully stranded mink coats £999. SAVE £1,700!!
Mink Coats - £319
Blue Fox Coats - £340
Musquash Jackets - £145
Silver Fox Coats - £650
Silver Fox Jackets - £319
Fur-lined Raincoats - £120
Fox Jackets - £99

Edited by Shona Crawford Poole

# High life on the ocean wave

This year both the Club 18-30 and Thomson Summer Sun brochures featured windsurfing on their front covers. Thomson used more than 60 windsurfing pictures in its brochure with captions such as "windsurfing available". Windsurfing features strongly, too, in the re-run Thomson Free-style television commercials.

Maybe someone at Thomson does "do it standing up". More probably, eager marketing teams saw the sport's favourable young image helping sell the company's holidays. However, the equipment featured in many of these images is, in the rapidly-developed world of windsurfing, literally from the Ark. Old, inappropriate equipment on holiday beaches is a common problem and this, combined with indifferent "laid back" instruction, has led many to believe windsurfing is difficult — or only the domain of Ramboesque men.

In many places people are having to use equipment that in comparison to skiing would be represented by 8ft skis with lace-up boots and wire bindings. I have frequently seen holiday-makers' attempts frustrated by the "ice rink" effect of accumulated layers on the board of stale Hawaiian Tropic. A bit of instructor-motivation with Ajax would solve this. For those of you who didn't even get the sail out of the water — it was probably the long boom-type sail that features on Thomson's front cover which hindered you. Lighter, shorter booms now prevent this. That other source of hilarity to onlookers, the separating mast to board connection, is now guaranteed by most manufacturers not to pop out.

Windsurfing has had a rapid evolution. It is now maturing, and

**World champion Ben Oakley advises on all aspects of windsurfing for both experts and beginners**

stability in all senses of the word is bearing.

The novelty of seeing windsurfers in Southern France has now worn off and you can now hire equipment in almost every location where Europeans holiday. Larger hotels often own boards, and in popular areas rental operations have appeared on the beaches.

But here lies the catch, since the location of such centres (hotel and private) is not governed by the suitability of windsurfing conditions, but more by where most tourists happen to plant themselves on the beach.

In those circumstances, beginners haven't got a chance. This often happens in much of Mediterranean Spain. There, there is often a brisk wind blowing directly onshore causing difficult, choppy conditions for the novice. Also, since many schools are on crowded beaches, the water is teeming with ducking, diving and jumping bodies who make navigation as dangerous as a driving lesson in rush-hour Central London.

Keeping clear of such beaches is highly recommended as are "user friendly" seabeds — sand being less abrasive than rock. Many Greek islands provide the safest learning conditions, with enclosed

sandy bays providing flat, safe water.

There are a number of, perhaps inevitable, comparisons with skiing. Both sports rely on balance skills and attract similar clientele. Instruction is a common priority, both for safety as well as posture. Instructional standards vary, of course, and if there is a choice perhaps a discreet surveying bobbing sun glasses and book could pay dividends.

Since 1983 the national authority, the Royal Yachting Association (RYA) have been training instructors to a very high standard. German qualified instructors (VDWS) are also good, although some find them rather stern. Just as shorter-length skis are used for instruction, smaller sails are a pre-requisite for novices. A beginner's sail should not be larger than 5sq m, with smaller sails for stronger winds for lighter people. In well-equipped centres, children's lightweight rigs of 2sq m are often available.

Don't just turn up hoping the standards will be reasonable; book with a tour operator which actively promotes windsurfing as a component of its holidays, or which specializes in windsurfing holidays.

Some companies, such as Sunmed, which has a number of locations in Greece, offer "free windsurfing with tuition". Its clients "irrespective of accommodation booked have access to free windsurfing". Beware. This type of arrangement is often inadequate since the "access" can refer to three boards with old-style sails at the back of the beach taverna with Adonis, the overworked barman as instructor.

It seems the free windsurfing that some companies offer is largely a promotional tool. When each board costs £300-£500 and

## TRAVEL



Treading the board: a windsurfer performs a skilful balancing act in dramatic surroundings

with constant use needs replacing after a season, small numbers of boards tend to be kept for long periods to make the marketing venture cost-effective.

Another type of package where windsurfing is offered is as one of the many activities in a club atmosphere, for example with Club Med, Mark Warner, Peter Stuyvesant and the recent 18-30 vogue.

Club holidays normally have good equipment, although they might prove rather restrictive to more experienced sailors. With an average of only one board for every three guests, there are sometimes queues for boards, but the widespread availability of other activities normally prevents this.

Obviously the best standards are offered by the specialist companies which have one board for each guest and employ good instructors. Board hire at these centres ranges from £50 - £70 per week and is either budgeted into the holiday or charged as an extra. If you want high standards and guaranteed use of a board, go for one of these.

With an estimated 130,000 windsurfers in the UK, there is also a demand for holidays for advanced windsurfers who often prefer to take their own specialist equipment. Consistent strong winds are difficult to guarantee but Barbados, the Canary Islands, Turkey and Tarrifa (Spain) all have strong wind seasons. Beware of the advertisements such as "Wave jumping in Portugal - guaranteed

winds force 4/6 inshore every week". It only has to blow Force 4 once a week to justify the words.

Organizing air travel with boards and a 14ft mast is best left to the specialists. Airlines prefer the shorter, two-piece masts, and British Caledonian, BWIA, Britannia and Dan Air are all particularly understanding. Only the British Airways group refuses to transport boards.

At the other end, Customs often require a deposit to discourage you from selling the equipment. The deposit is normally a percentage of the cost of the board.

Ben Oakley has windsurfed in seven countries and recently became a Mistral World Champion. He travelled to China recently to train their Olympic team.

## WHERE TO BOOK

Falcon Sailing, 33 Notting Hill Gate, London W11 3JQ (01-727 0232). Market leaders, who cater for Turkey and Greece. Offers for all standards. All staff RYA qualified.

Minorca Sailing, 287 Green Lanes, Palmers Green, London N13 4XT (01-886 7193) 882 3925). Well established company which operates from ideally located centre in a sheltered Minorcan Bay. Beginners/intermediate.

Groves Travel, 736 Green Lanes, London N21 3RE (01-360 2201). Essentially a sailing company which last year introduced windsurfing. Operates from Greek mainland. Beginners/intermediate.

The Caribbean Alternative, 70 Pembroke Road, London W8 5AX (01-602 6035). Probably has best equipment by virtue of running Club Mistral Holidays. Wide selection of locations all round the world. Caters for all standards, but most locations suit experienced sailors.

Lagoon Wind Surf Tours, Springfield Road, Horsham, West Sussex RH12 2PJ (0403 51304). Specialists in the islands of Fuerteventura & Lanzarote in the Canaries. Best to take own board. Advanced.

## CHECKLIST

- To help you choose a suitable resort for windsurfing, here are a few pertinent questions you should ask the tour operator:
- How many boards does the centre have in relation to the number of windsurfing guests?
- What type of boards and sails are they and for what standard of windsurfer are they suitable?
- What are the local conditions like — are they suited to beginners, intermediates or advanced sailors? A beginners/advanced mix is almost impossible to find.

# HOLIDAYS & VILLAS

### Overseas Travel

## The Beach Club.

It's the kind of place where you can hear the sea outside the window.

**FREE WATERSPORTS**  
Where you can sail, windsurf and waterski to your heart's content because it's free.

Where sail shoes and shorts are the order of the day. (And most of the nights for that matter.)

Where good bistro food and unlimited wine fill the tables.

And friendly conversation fills the air.

**SKIATHOS, CORSICA, CORFU & TURKEY**  
Mark Warner has five exclusive beach Clubs in all these destinations.

**MAY & JUNE BARGAINS**  
Fully inclusive one week holidays at £239.

**Call 01-938 1851.**

**Mark Warner**  
The highest standards in the Med.

## THE AMERICAS CUP

PERTH OCTOBER 26 - FEBRUARY 27

Depart your local airport, 1 night Vancouver, 2 nights Honolulu, 7 nights Sydney, 1 night Perth, 3 nights Bangkok. Inclusive of Flights + 1st Class Hotels.

**14 NIGHTS £1895**

Optional Barrier Reef Sailing Available.

Just one of the possibilities for your Americas Cup Tour. Full colour brochure.

**Austravel** 7 Pile Lane, Bristol, Tel: (0272) 277425. Open 7 days a week. 62 Trafalgar Sq., London. Tel: (01) 930 4751.

### AUSTRALIA BOOK NOW!

NEW ZEALAND

BOUND THE WORLD £299

ALL NEW SPECIAL PRICES

APRIL 1986

TRAVELAG

Dept 1, 12 High Street, Alton, Hampshire, GU24 1JH

### DARTAIR

130 Jermyn Street, SW1

Specialist flights to 127 cities

01-492 5555

### REHO to AUS/NZ

PERTH return from £525

SYDNEY/BRIS £555

AUCKLAND £745

See what the INDEPENDENT SPECIALIST can offer!

01-242 5555

REHO TRAVEL (ATA)

1877 New Oxford St, London WC1

Branches in Sydney & Melbourne

### ANGLING FROM £49

For details, contact Paul Harris, Fish Trust Board, 150 New Bond Street, London W1Y 0AG. Tel: 01-493 3241

**You'll Only Know By Being There.**

### AUSTRALIA FAR EAST

Worldwide

The lowest cost flights Eurocheck Travel

01-543 4613

01-543 4227

Estab 1970

### DISCOUNTED FARES

Japan	£200	£180
London	£220	£200
Paris	£230	£210
Amsterdam	£240	£220
Geneva	£250	£230
Brussels	£260	£240
Frankfurt	£270	£250
Madrid	£280	£260
Rome	£290	£270
Stockholm	£300	£280
Oslo	£310	£290
Copenhagen	£320	£300
Stockholm	£330	£310
Oslo	£340	£320
Copenhagen	£350	£330

NEW LOW FARES WORLDWIDE

London	£200	£180
Paris	£220	£200
Amsterdam	£230	£210
Geneva	£240	£220
Brussels	£250	£230
Frankfurt	£260	£240
Madrid	£270	£250
Rome	£280	£260
Stockholm	£290	£270
Oslo	£300	£280
Copenhagen	£310	£290

NEW LOW FARES WORLDWIDE

London	£200	£180
Paris	£220	£200
Amsterdam	£230	£210
Geneva	£240	£220
Brussels	£250	£230
Frankfurt	£260	£240
Madrid	£270	£250
Rome	£280	£260
Stockholm	£290	£270
Oslo	£300	£280
Copenhagen	£310	£290

NEW LOW FARES WORLDWIDE

London	£200	£180
Paris	£220	£200
Amsterdam	£230	£210
Geneva	£240	£220
Brussels	£250	£230
Frankfurt	£260	£240
Madrid	£270	£250
Rome	£280	£260
Stockholm	£290	£270
Oslo	£300	£280
Copenhagen	£310	£290

### UP UP & AWAY

Nairobi, Johannesburg, Cape Town, Harare, Singapore, Kuala Lumpur, Bangkok, Hong Kong, Sydney, Europe & The Americas. Flights Travel, 3 New Oxford St, London WC1. Tel: 01-402 9217/19. Open Saturday 10.00-13.00

### NEW LOW FARES WORLDWIDE

London	£200	£180
Paris	£220	£200
Amsterdam	£230	£210
Geneva	£240	£220
Brussels	£250	£230
Frankfurt	£260	£240
Madrid	£270	£250
Rome	£280	£260
Stockholm	£290	£270
Oslo	£300	£280
Copenhagen	£310	£290

## MOTORING HOLIDAYS. 500 HOTELS IN 12 COUNTRIES.

Tour in Europe this year with your car. Choose from an extensive range of 2, 3 and 4 star hotels for 2 nights or more.

And travel with Sally Line's superb ferries to France.

Phone 01-871 1000 for a FREE brochure or contact your local travel agent now!

**Sally TOURS**

## SWITZERLAND FROM ONLY £99 RETURN

Save with Swissair's Super Apex.

London to Zurich or Geneva daily on convenient afternoon flights.

And daily morning flights London to Basle (except Sundays).

Book and pay 14 days before departure.

Stay in Switzerland at least until the Sunday after arrival.

Similar savings also from Manchester and Birmingham direct to Switzerland.

Bookings and full conditions from travel agents or 01-439 4144.

**Swissair**

## EASTER BARGAIN FLIGHTS

BRN	£25	£39
ALGALITE	£25	£35
ALGALITE	£25	£35
ALGALITE	£25	£35
ALGALITE	£25	£35
ALGALITE	£25	£35

01-580 0722/673

## EASTER FLIGHTS FROM £109

MALAGA	£129	£149
ALGALITE	£129	£149
ALGALITE	£129	£149
ALGALITE	£129	£149
ALGALITE	£129	£149
ALGALITE	£129	£149

0604 24826

## SWITZERLAND Scheduled flights

01-724 2886 ATOL 1101

USA AFRICA EUROPE Genuine discount fares 011-662 2226

USA AFRICA EUROPE Genuine discount fares 011-662 2226

USA AFRICA EUROPE Genuine discount fares 011-662 2226

## CRUISE & SAIL ABROAD

ALGALITE CAN be your 72ft motor yacht for 12 days in the Mediterranean. Weekly charter from £1795. Contact Law Stevens 0673 27713

**GENERAL**

## Indulge in a magic weekend

Indulge yourself... you deserve it. A weekend in Venice, Florence, or Rome. Eat, drink, and forget about England's depressing weather. Or combine a city weekend with a week in the hills. FREE brochure from

**Dept T, 47 Shepherd Bush Green, W12 8PS. Tel: 01-749 7449 (24 hrs service)**

## Magick of Italy

Dept T, 47 Shepherd Bush Green, W12 8PS. Tel: 01-749 7449 (24 hrs service)

## SELF-CATERING

THE BEST VILLAGES are in the Partner & Partner Magick of Italy. Available in Algarve, Madeira, South of France, Sicily & West Indies. Most have staff. All have private pools & some are wheelchair accessible. 0491 481 8413.

## SELF-CATERING

MEON Villa Holidays

MEON HOUSE, PETERSFIELD, HAMPSHIRE GU32 3AN. ATOL 4274/ATOL 96/ATA 4274

## SELF-CATERING

MEON Villa Holidays

MEON HOUSE, PETERSFIELD, HAMPSHIRE GU32 3AN. ATOL 4274/ATOL 96/ATA 4274

## SELF-CATERING FRANCE

MEON 5 miles A/P Superb Views. 3 bedrooms, 2 bathrooms, 2 pools, 2 tennis courts, 20 acres, 100ft high cliffs, 100ft high cliffs, 100ft high cliffs. Tel: 01-436 5436

## SELF-CATERING GREECE

Corfu & Paxos

Corfu à la carte

01-602 7856

## SELF-CATERING ITALY

MEON Villa Holidays

MEON HOUSE, PETERSFIELD, HAMPSHIRE GU32 3AN. ATOL 4274/ATOL 96/ATA 4274

## SELF-CATERING GREECE

MEON Villa Holidays

MEON HOUSE, PETERSFIELD, HAMPSHIRE GU32 3AN. ATOL 4274/ATOL 96/ATA 4274

## SELF-CATERING GREECE

MEON Villa Holidays

MEON HOUSE, PETERSFIELD, HAMPSHIRE GU32 3AN. ATOL 4274/ATOL 96/ATA 4274

## U.K. Holidays

### The Isles of Scilly

The unique islands of the southwest, ideal for relaxing breaks in spring, early summer or autumn, with a tranquil atmosphere. Nature is beautiful by land, sea and air in this remarkable environment. Most types of accommodation are available within the islands.

For information and accommodation list send 10p

Dept. T, Town Hall, St. Mary's, Isles of Scilly TR23 0LW (0728-2236)

## MEUDON HOTEL

FALMOUTH, SOUTH CORNWALL. TEL: 01524 2584. TELE: 01524 2584

**SPRING BREAKS**

Spring comes early to Cornwall, especially in our magnificent gardens leading to private views. Enjoy superb catering & a festive service. Recommended by the best guides.

Write a place to include.

No notice 10

## ACTIVITY HOLIDAYS

DOVE YOUR HOLIDAY

Thoughtful, interesting activity holidays throughout the UK. For full details contact Summer Academy, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 9



TRAVEL

Heir to a flamboyant fortune

A whiff of spice on the Atlantic breeze can conjure up Lisbon's exotic past, Cindy Selby writes

The novelist Henry Fielding called Lisbon "the nastiest city in the world". But he was no robust Tom Jones when he said it. He had come to balmy Lisbon to recover his health and actually lost it entirely - dying in 1754 in a city that may, indeed, have had some nasty squallor behind the partial facades of Brazilian gold.

In any case, Lisbon was devastated a year later by an appalling earthquake. It claimed 40,000 lives and wiped out the heart of the city. Only the upper quarters of Alfama and Bairro Alto survived. The rest were rebuilt along classical lines. So the present capital bears little resemblance to the Lisbon berated by Fielding.

Visitors today see a city of elegant squares and avenues, coupled with some curiosities from the 1920s - mosaic pavements, art nouveau cafes. Yet there are still a few medieval labyrinths and the site is as grand as ever - on a switchback of hills overlooking the broad River Tagus.

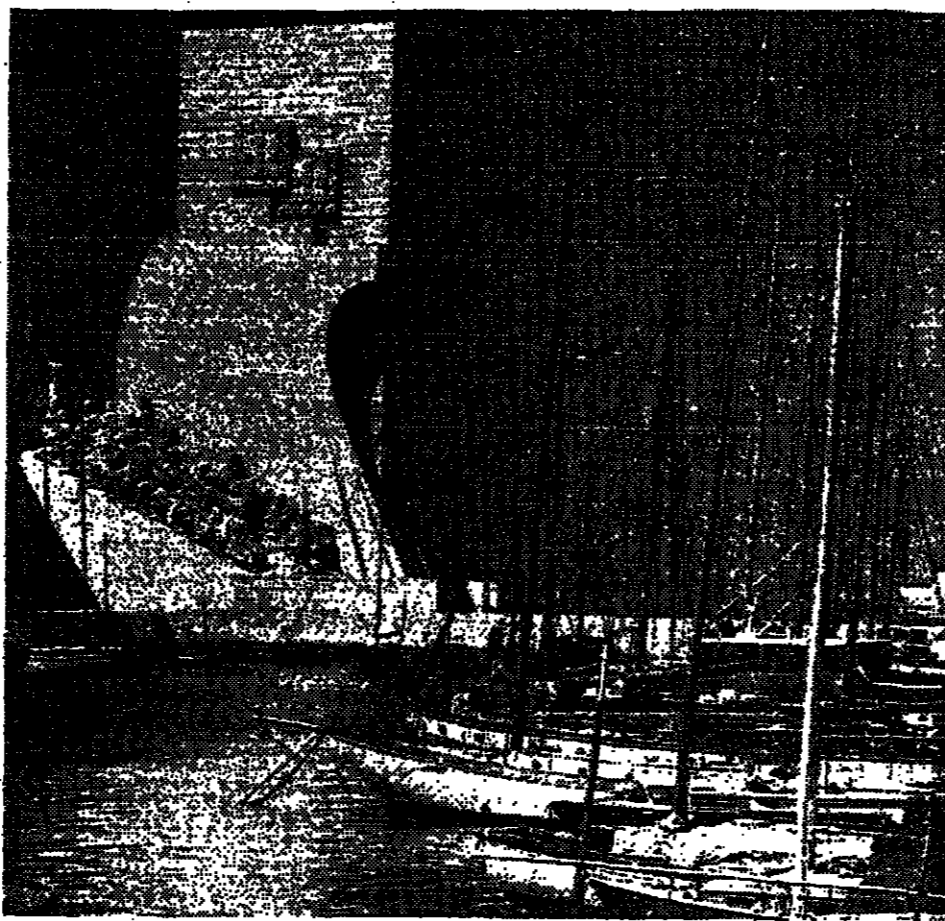
The port of Lisbon was once the most flamboyant in the world. In the 16th century, navigators like Vasco da Gama set sail for India and China and returned home laden with gems, silks and spices. The hub of activity was Belem, Lisbon's westernmost district, which luckily suffered

little damage from the 1755 earthquake. So the buildings raised on the proceeds - and in celebration - of the discoveries are largely intact.

Most arresting is the Tower of Belem - a graceful L-shaped fortress jutting out to sea. It comes complete with drawbridge, dungeons, tunnels and views. From the tower one can stroll to the Jeronimos Monastery, an exquisite building of pale grey stone. The cloisters are famous for their double-decker structure, embellished with delicate carvings of ropes and shells. The maritime theme continues next door at the Naval Museum and on the water itself where skittish dinghies race about under the prow of a concrete ship - the Monument to the Discoveries.

Scafold, of course, features on every menu. I tried arroz de marisco - a delicious stew of rice and shellfish served steaming in an earthenware pot. The bill for that - and cheese, coffee, a bottle of vinho verde - came to just £3.80, a fairly typical price. The small, informal restaurants in the narrow streets of the Bairro Alto are the most popular. This is also the home of fado, Portugal's distinctively plaintive singing, accompanied by 12-string guitars. It's performed nightly in fado houses and is much patronized by the lisboetas - but visitors are welcome.

Despite a population nearing 1.5 million, Lisbon has little of the underlying violence of many cities of its size. Even at night, most areas



Of masts and men: the Monument to the Discoverers in Lisbon harbour

are safe. In Alfama, however, you're sure to get lost. It is a chaos of crooked streets, cobbled stairways and tilting houses - their balconies crammed with birds in cages, flowers in pots and grannies in black. Washing-lines zigzag across the alleys like bunting for a carnival. Alfama even sounds festive: church bells peal; children squat on doorsteps holding animated conversations; fishwives proclaim their wares with long, lusty cries.

I spent a long weekend at Quinta da Marinha, a new country club near Cascais offering prime facilities for sports and self-catering. Between the pine trees are 40 villas, each with an open fireplace and its own garden. There is swimming, tennis, golf (on an 18-hole course) and riding. A day trek with lunch in a monastery costs £15 a head.

For the same price you could hire a car for a day - if

you haven't already picked one up at the airport as part of a weekend package. I found a car useful for driving around the Quinta estate and for reaching the sights outside Lisbon: notably the castles of bosky Sintra and the salmon pink Palace of Queluz - where mad Queen Maria I used to water the flowers of the floral carpets.

But one can get by on public transport. Fast trains run all day - and half the night - between Sintra, Queluz, Cascais and Lisbon; while in the city itself taxis are cheap and trams even cheaper. They are Edwardian and battered, and still manage to clank jauntily up the steepest of hills before rumbling down to the river.

I never made it to the art galleries or markets. I still haven't ridden at Quinta nor walked along the cliffs to the westernmost point of Europe. A long weekend in Lisbon just isn't long enough. But that, Mr Fielding, is my only complaint.

Kentish spring in the air

Tunbridge Wells - sorry, Royal Tunbridge Wells - may be the place from which disgusted colonels fire off peppery letters to the BBC, but the town would much rather be known for a chance discovery made in 1666.

In that year one Dudley, Lord North happened upon a spring of health-giving mineral water that was to launch Tunbridge Wells as a foremost British spa, magnet of royalty and Beau Nash, elegant watering place for the cream of London society.

In the early 19th century a small girl was brought to the town by her mother for the summer holidays. "Dear Tunbridge Wells," wrote the future Queen Victoria, "I am so very fond of it". In 1909 her son, Edward VII, bestowed the royal prefix.

The search for historic Tunbridge Wells must start in The Pantiles, laid out as a tree-lined walk in 1630 and taking its name from the small clay tiles with which it was paved. Some of them are still there. The Pantiles was a pedestrian precinct long before the phrase was invented.

It is still possible to take the waters, from the spot at the northern end of The Pantiles

The bath house: reminder of a rich past

where the spring was discovered. A dipper - traditional name for a water dispenser - is on duty from Easter to September.

Other reminders of a rich past are the Bath House, where could be enjoyed "warm vapours", the Corn Exchange and the Assembly Rooms, once the focus of the town's social whirl.

The Pantiles has changed little for more than a century and remains a place of charm and character. It is also, to be frank, a little shabby. A £5½ million "refurbishment" is under way, providing new shops and offices, a craft workshop and a museum. Admirers of the town must hope that it improves without destroying.



Prototype precinct: laid out as a tree lined avenue in 1630. The Pantiles has changed little in a hundred years

lent photographs in Tunbridge Wells As It Was, a booklet prepared by the local reference librarian, Jean Mauldon, and you soon realize that not all has changed and not all for the worse.

From The Pantiles make for the town centre by way of Chapel Place, being sure to take a look round the church of King Charles the Martyr, 1678, which has a fine plaster-work ceiling by the chief plasterer to Sir Christopher Wren. And, on the corner opposite, do not miss the secondhand bookshop, always the mark of a civilized community.

Up the High Street, still cosy despite the traffic, and past the railway station (opened in 1845) you come to the not inappropriately named Mount Pleasant, Mount Zion - a throwback to Puritan times - and, to the west of the town, Mount Ephraim, a road of hotels and big houses overlooking the Common.

Among them, set back behind chestnut trees, is the Spa Hotel, which was built as a country mansion in 1766 and assumed its current use in 1880. It still has much of the air of a country seat, with

TRAVEL NOTES

The Spa Hotel, Mount Ephraim, Tunbridge Wells, Kent (0892 4771) offers short-break holidays at £32.50 per person per night, including bed, breakfast and dinner. A health and fitness weekend is available from £55 a night, including full board and use of all the health facilities.

spacious grounds and large, high-ceilinged rooms, a haven from bustle and noise. The hotel's latest pride, opened in September, is an "indoor leisure complex", which may sound like a sports stadium but is an extension of Tunbridge Wells's health giving properties by the modern means of sunbed, sauna, gymnasium and jacuzzi. The complex also offers courses in beauty therapy, so there is no excuse for not leaving fitter and more beautiful - than when you arrived.

Unlike most big hotels these days, the Spa is privately owned. That may explain the attention to old-fashioned per-

Health giving properties by the modern methods

sonal service, and another old-fashioned virtue, courtesy. The meals consist of huge portions, efficiently served, and if some of the dishes were sampled were on the rich side, there are dietary and vegetarian alternatives.

Nestling on the Kent-Sussex border, Tunbridge Wells is a modest drive away from Churchill's house at Westerham, or Kipling's at Bodiam Castle and the seat of Brighton and Eastbourne. Or you can simply stand on Mount Ephraim and remember Beau Nash and the little girl who became Queen Victoria and take in lungfuls of clean air that cost nothing.

Peter Waymark



TRAVEL NOTES

Suntours run weekend breaks to Lisbon, flying out from Heathrow on Fri evening and returning home at midday on Tues. Flights and four nights of self-catering at Quinta da Marinha cost around £188 per person. The golf package, which includes car hire and green fees, costs £247.

For more information contact Suntours, Madeira House, Corn Street, Witney, Oxon OX8 7BW (0993 76956).

TRAVEL NEWS

Making the most of Malta

Holidays in Malta next winter are expected to be at least 10 per cent cheaper as a result of measures taken by the Maltese Government.

British tour operators have negotiated a guaranteed exchange rate for 1986-87 winter holidays as well as a reduction in the cost of aviation fuel picked up in Malta by charter airlines. The Maltese government is also investing large sums on improving tourist amenities.

Malta's summer bookings are 50 per cent ahead of last year and several holiday companies have already laid on extra charter flights.

Gourmets afloat

A Mediterranean cruise for gourmets is to operate on P & O's Sea Princess, departing from Southampton on August 27. BBC's Breakfast Time cookery expert Glynn Christian will be on board to give demonstrations and lectures and Charles Metcalfe, a leading authority on wine, will arrange tastings. Prices start at £1,330.

Greyhound have introduced a five-day Go-As-You-Please "Ameripass" ticket priced at \$50 (about £34.50) for travel on any of its long distance coach services within the United States, but not in Canada. The pass cannot be bought in North America but is available from travel agents in the UK.

No handicap

The Swedish National Tourist Office has published a guide for handicapped travellers planning a holiday in Sweden. It has a full listing of suitable accommodation in hotels, chalet villages and camp-sites and also gives details of centres where people with limited mobility can take part in sports activities. The guide is available at the Tourist Office, 3 Cork Street, London W1X 1HA (01-437 5816).

Fly to the Faroes

Icelandair plans to resume direct air services between the UK and the Faroe Islands after a gap of 16 years with a weekly service starting in May. Flights will operate from Glasgow's Abbotsinch Airport to Vaagar, with a two-hour ferry and coach transfer to Torshavn, the capital.

Philip Ray

Advertisement for Cititalia, featuring a map of Italy and text: "say to Cititalia and say yes to the best of Italy. Cititalia: still the greatest of Italian holiday choices - still great value. The most wonderful beaches, islands, lakes and mountains under the sun. Great cities of history and culture; self catering or two and three centre holidays and a variety of travel arrangements."

Advertisement for India, featuring a map of India and text: "INDIA Discover the mystique of India, with its magnificent art and architecture, ever-changing cultures, and beautiful scenery. We offer many ways to experience this fascinating land, ranging from a 10-day 'Glimpses of the Raj' to 'The Empress of India', a grand once-in-a-lifetime tour celebrating the centenary of Queen Victoria's Golden Jubilee. Each journey is fully escorted from the departure airport."

Advertisement for Bournemouth, featuring a map of Bournemouth and text: "So much more besides the sea. Quality hotels, apartments, friendly guest houses. Pine scented chimes. Warmer sea - miles of soft clean sand Eurobeach standards exceeded. Spring Special Events: Thirties Festival May 10-24, Health Week June 8-14, Flower Festival June 14-22, Sophisticated shopping. Sport of every sort."

Advertisement for Jersey, featuring a map of Jersey and text: "Spring in Jersey - the value's irresistible. With hotel and guest-house prices at their sunniest. Spring is also Festival time, with an exciting carnival atmosphere, open air markets and bands parading through the towns. In Jersey, Spring is always enjoyably sprung. JERSEY Where Britain blends with France."

Advertisement for Nile Cruises, featuring a map of the Nile and text: "Prepare to have your breath taken away. The sheer spectacle and timeless majesty of the Nile have enthralled travellers for thousands of years. A Swan Hellenic Nile cruise offers you the unique opportunity to experience a two-week holiday on the most historic, most enigmatic river on earth. You can explore the Land of the Pharaohs from the air-conditioned comfort of the Nile Star, visiting such phenomena as the Sphinx, the Valley of the Kings and the Tomb of Tutankhamun."

Advertisement for Poitou Charentes, featuring a map of the region and text: "Come to the sunniest part of Western France. The Sun? Certainly. Poitou-Charentes has the highest sunshine record of the Atlantic coast, sandy beaches fringed by cliffs or pine forests, open to the ocean or sheltered by islands and estuaries. Here you will find Europe's best Romanesque architecture, bustling ports, lively towns, rolling hills and peaceful valleys, the Marais Poitevin, a green gladed labyrinth of inland waterways, and the peaceful river Charente which you can discover on a cabin cruiser. The food? Well, there are oysters and shellfish all year round, some of France's finest butters and cheeses and, of course, this is the home of cognac."



THE TIMES COOK



Hot tips with cool coriander

The weekend is the perfect time to plan special meals, browse through the market place in search of those unusual ingredients and conjure up something new for family and friends.

Breaking the mould and getting away with it adds excitement to cooking, as it does to most things. One way of exploring ingredients is to use them in unexpected ways.

Coriander Pesto Serves 5-6
1 bunch coriander
2 cloves garlic, peeled
30g (1oz) ground almonds
150ml (1/2 pint) olive oil
85g (3oz) of freshly grated parmesan cheese
2 tablespoons softened butter

Wash the coriander and shake it dry before stripping the leaves from the stems. The stems can be used in soup.

Heat half the oil or butter in a heavy casserole and add the chicken pieces. Fry quickly to brown them lightly on all sides.

Heat half the oil or butter in a heavy casserole and add the chicken pieces. Fry quickly to brown them lightly on all sides.

Add the onion slices, garlic, cardamom, cinnamon, cloves, mace, cayenne, black pepper, salt and bay leaf. Drizzle over the remaining oil or butter and close the lid tightly with foil.

Bring to the boil on top of the stove and immediately transfer the casserole to a pre-heated moderately hot oven (190°C/375°F, gas mark 5).

Cook until the onions are melting, about one and a quarter hours.

Complete the dish by letting it simmer on top of the stove to evaporate the excess liquid and leave the chicken and onions with very little sauce.

As a rough guide to quantities, allow about 450g (1lb) of fresh pasta for four good main course servings, and about half that weight of dried tagliatelle.

Chopped coriander can also be used where parsley might be expected - sprinkled on.

Shona Crawford Poole

GREAT WHISKY FROM LITTLE ACORNS



All our casks at Lagavulin are made of open-pored European oak.

The malt matures in these casks for years until its fire becomes a peaty warmth.

But perfection has its cost: over the years as much as one tenth of the maturing whisky is lost by evaporation.

But what remains in the casks is the result of the distiller's art and Lagavulin "magic". That unique combination can be savoured in every sip of White Horse.

Blended to let the malt shine through.



Brilliance in jet age sparkle

Beryl Downing offers the novice buyer a comprehensive guide to the most engaging fashions in jewellery

Diamonds are trumps at this time of year. Easter engagements are in the air, the jewellery business should be booming - but not if British bridegrooms can help it.

In the United States and Japan a groom is prepared to spend up to three months' salary on an engagement ring. In Britain, according to De Beers, he is loath to part with more than ten days' pay.

We are a diamond-loving nation, the company says, for 75 per cent of brides choose diamond-only rings, but the average cost is £193 - often less than is spent on the wedding dress.

Why? Because there is no Habitat and no Next in the jewellery business. Young couples have good, mass-produced design in furnishing and in fashion in every high street, but where are the trendy high street jewellers?

The jewellery trade is ripe for a Conran approach, says David Thomas, who is responsible for buying the modern collection for the Worshipful Company of Goldsmiths and who this year celebrates his 25th anniversary as goldsmith and jeweller.

Too many jewellers are under-financed and they aren't take the chance on designs that might not sell, so they are miles behind all the other retailers - which drags the whole industry down.

So if you want to buy an engagement ring, or any piece of real jewellery, what should you look for and where should you go - the designer-maker, the auction room or the antique dealer? You can't acquire a lifetime's experience from a few paragraphs, but here are some basic guidelines.

DESIGNER-MAKERS

Be prepared to invest in a young designer if you like the style - you don't need to pay for a well-known name to get value and at least the piece you get will be hand-made and individual, rather than a mass-produced piece.

Style-setting designers are reflecting the feeling for bigger, more flamboyant jewellery. Leo de Vroonen, who this week won a De Beers international award for his

striking triple bracelet in ebony and diamonds, makes dramatic necklaces and rings in brilliant enamels set with huge glittering stones in pink, blue, orange and pale lilac.

He likes to use topaz, aquamarines, amethysts and citrine because it means there is less restriction on the size, he says. "I'm sure people in this country would buy more exciting jewellery if only the retailers would show it."

One of the most interesting selections of modern silver jewellery is to be found at Lesley Craze's gallery in Islington where she has a permanent exhibition of work by 40 young designers.

Prices are modest - £32 for a sweeping sculptural hair pin by Susan May, £34 for a silver pin in the shape of an eagle by Lexi Dick to brushed silver bracelets at £160 and chunky necklaces at £280.

From April 4 to 19 there will be a particularly exciting exhibition of work by a young Dutch designer Barbara Christie who makes strongly geometric jewellery in mixtures of gold and silver - the chessboard brooch at £195 shown and a strongly abstract necklace, £350. If you buy her work you will be in good company as her clients include Barbara Rockefeller in New York and Prince Rainier of Monaco.

AUCTION ROOMS

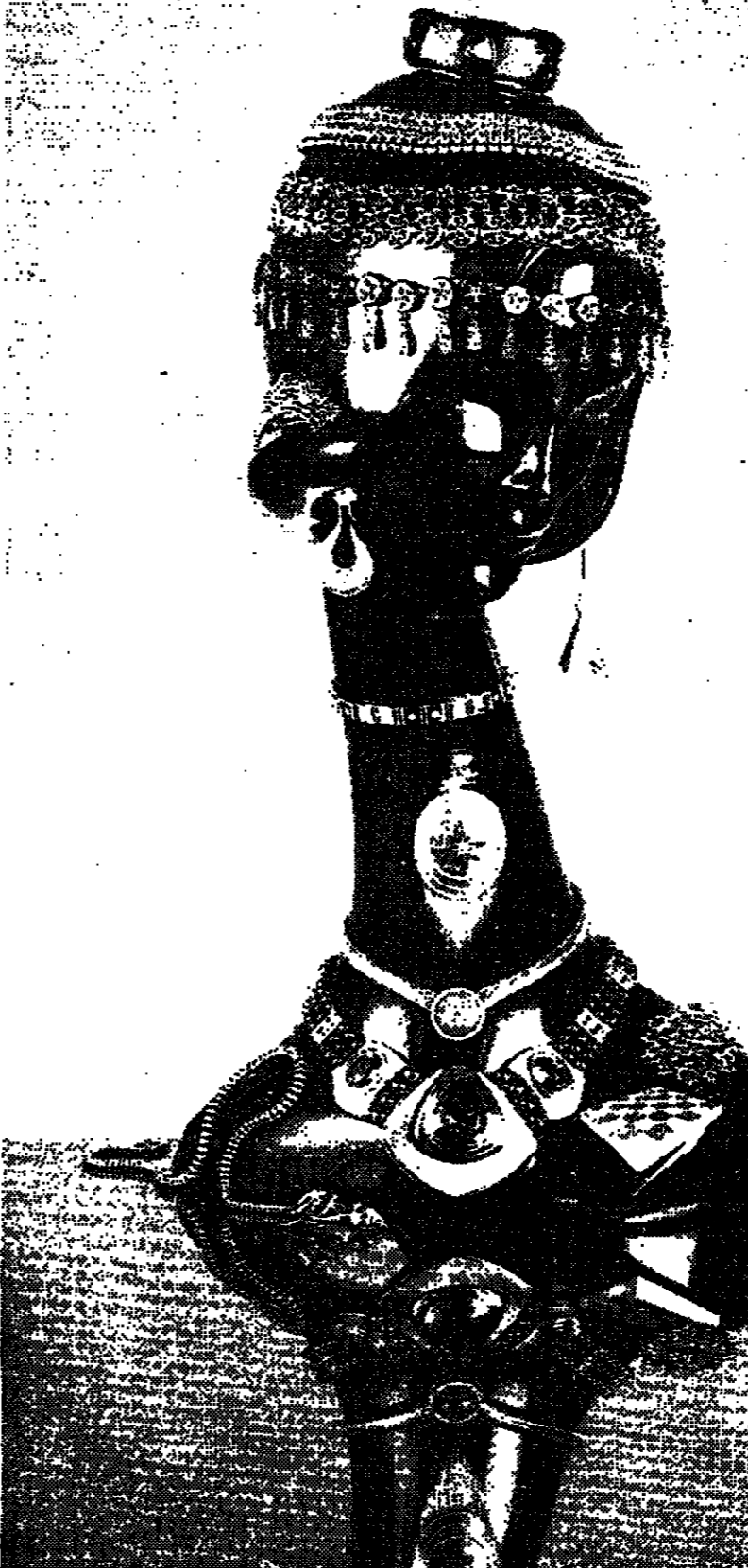
Tempting but dangerous for the amateur. An auctioneer can describe a piece to the best of his belief, but if he is wrong you have no comeback as you do with a reputable dealer. But an auction room is one of the best places to learn because you can ask to handle the pieces on the viewing days and you can check on the prices they make.

John Benjamin, a jewellery expert at Phillips in London suggests that inexperienced buyers should avoid expensive gem-set pieces where the quality of the stones is vital and look instead for Victorian jewellery, which he believes is still under-valued.

You can still get attractive cuff links, buttons, tie pins, small brooches from £150 at auction, he says. "Make sure they are in good condition, not repaired and not converted from something else - a new pin on a brooch, or changed fittings on earrings."

Beware of coloured stones - in some Georgian and Victorian pieces coloured foil was used to intensify the colour of the stones and in rings with enclosed backs it is

SHOPPING



Charles Milligan

ON THE MEND

Here are some golden rules for anyone who needs to have their jewellery repaired.

The best protection is to take repairs to a jeweller who does all his work on the premises, so that no work is sent out.

Look for a jeweller with FGA (Fellow of the Gemologists' Association) after his name - he will be able to judge the quality of your stones. (Anyone can become a member of the National Association of Goldsmiths, so this is no guide to qualifications.)

Choose a long-established jeweller who has a reputation to protect, and take note of cautionary tales.

Be warned - never agree to anything unless you know exactly what is to be done. This is particularly important if the piece is antique, as modern techniques may not match old craftsmanship.

Get a clear carat silver earring by Angela Bienenberg £90 pair.

Right ear: triangular engraved silver earring with single ruby by Fran Stowell £110 pair both at Lesley Craze.

Top of neck: flat linked 18ct gold bracelet set with 17 diamonds £4,800 by David Thomas; Victorian gold locket estimate £350 to £400 at Phillips in April; 18ct gold necklace with coral and diamond centre £1,900 by David Thomas; hematite, citrine and 18ct gold enamel necklace £10,000 by Leo de Vroonen.

Left shoulder: gold snake with blue enamel and diamond head estimate £1,500 to £2,000 at Phillips on March 25.

Right shoulder: flower brooch in cut steel £55 at Diana Foley; chessboard in silver and gold by Barbara Christie £195 at Lesley Craze.

impossible to tell without removing the stone. The most desirable pieces, and therefore those that will increase in value, are those with animal, bird or flower motifs - the Victorians were obsessed by them.

The next sale of fine jewels at Phillips is on March 25 at 1.30pm and includes pieces from about £200. Viewing is on March 21 and 24 and on the morning of the sale.

ANTIQUÉ DEALERS

"Don't be afraid of asking lots of questions", is the advice given by Vivienne Becker, author of a superb and lavishly illustrated book, *Art Nouveau Jewellery* (Thames and Hudson, £25).

"But", she adds, "there is such a thing as being too suspicious. Some people are so afraid of being done that they miss really pretty things that might not be great coups but will give a lot of joy. Think

of it as buying a piece of history". However, having worked in the antiques business and seen it change during the past 14 years from "an artistic and fun occupation to really tough big business", she warns that it is possible to fake almost anything - and that applies particularly to art nouveau and art deco.

David Callaghan of Hancock's, the London jewellers who have been leaders in art nouveau design since it began, offers a simple rule of thumb - original English pieces were not hallmarked, French ones

often were, however tiny the area available, and very good American reproductions all have 14K stamped on them. There are exceptions, of course, but often only experts such as Hancock's, who have been in business for 138 years, can tell.

Don't avoid antique markets just because you are worried about authenticity for there are still collectible pieces to be found. If you are buying valuable stones then you must have complete faith in the dealer, or take an expert along with you, but there is beautiful metalwork still to be

had - John Benjamin suggests looking for Berlin Iron Work and Victorian cut steel work.

Diana Foley and Madeleine Popper at Grays in the Meers Antique Market are leading specialists in both forms of jewellery - the one developed as a Berlin war effort against Napoleon, the other front decorative sword hilts.

The Berlin work is becoming rare and is therefore not cheap - delicate iron filigree medallions made into bracelets are about £600, brooches are from £200. The cut steel (not marcasite, which is individually set pieces of iron pyrite) is available as small brooches at £45, shoe buckles £62 a pair, elaborate necklaces at about £300 - but all likely to increase in value, if that is your main objective.

If it is not, before you go shopping for any piece of jewellery remember Colette's advice: "Don't ever wear artistic jewellery. It wrecks a woman's reputation."

ADDRESS BOOK

- Lesley Craze, 5 Essex Road, London N1 (01-226 3200) open Wednesdays to Saturdays.
Hancock's & Co, 1 Burlington Gardens, London W1 (01-493 8904).
Phillips, 7 Blenheim Street, London W1 (01-629 6602).
David Thomas, 65 Picnic Road, London SW1 (01-730 7710).

DRINK

Roads back to Rhône

"I have an 1835 price list on my desk", says Gérard Jaboulet with a smile that is part pleasure and part pride, "that quotes Hermitage and Haut Brion at five francs a bottle, while Mouton and Latour are at four".



Proud: Gérard Jaboulet

M. Jaboulet is keen to explain to me that, before the phylloxera aphid's devastation of French vineyards in the late 19th century, the Rhône's greatest red wine, Hermitage, was at least as revered as the greatest clarets. Bordeaux's vineyards - because of the relatively simple process of grafting on to American rootstocks) had recovered from the aphid attack by the end of the century, but by the time the Rhône's tortuously steep hillside vineyards had been rebuilt, the region's earlier reputation had been forgotten, and wine drinkers transferred their allegiance to Bordeaux and Burgundy.

Jaboulet believes that the Rhône is only now catching up. "It takes a long time to come back", he sighs. But more optimistically he explains that the Rhône's production and export figures have improved dramatically in the past 30 years: in 1950 the Rhône's total crop was 350,000 hectolitres, of which 7 per cent was exported, compared with 1980's harvest of 2 million hectolitres, of which 37 per cent was exported.

Plainly we are all beginning to appreciate the Rhône; but do today's wine buffs rate it alongside premier grand cru clarets?

Jaboulet leaps to the defence of his region, citing with pride a recent blind tasting of young wines at which his own Hermitage La Chapelle had

growing at Hermitage." Jaboulet is as up-to-date with the modern movements of the Syrah grape as he is with the old. He enjoys Penfold's Grange Hermitage from Australia: "It looks a little bit like Côte Rôtie".

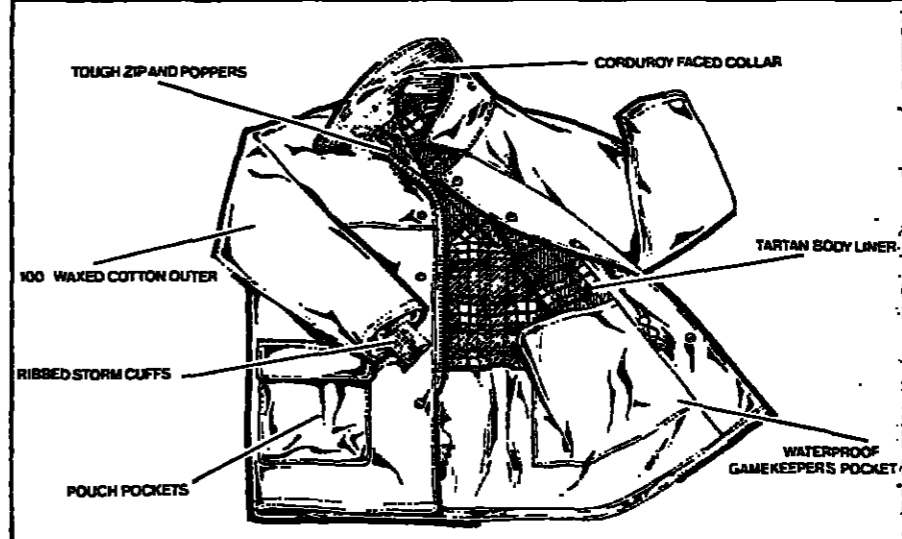
The Rhône is still the Syrah grape's stronghold and Paul Jaboulet Aîné's wines are some of the finest the region produces: in a good year such as 1983 there is little, it seems, that is not worth buying. Even a humble '83 Côte du Rhône, chez Jaboulet, with its touch of Syrah in the blend, is a delicious, big, ripe raspberry-redolent wine. (OW Loeb, 15 Jermyn Street, London SW1, £4.34.)

Similarly the '83 Vacqueyras, that southern Côte du Rhône neighbour of Gigondas, is at Jaboulet's a lovely deep-purple, juicy-fruity wine that reminded me of both black and red summer fruits. (OW Loeb, £5.09.) At this price level Jaboulet's Crozes-Hermitage is an even better buy, and their straight '83 Crozes-Hermitage with its truffle, fruity smell and taste, is good value at £4.74 (O.W. Loeb) or £3.59 at Majestic Wine Warehouse.

But what would perhaps please Gérard Jaboulet most is that OW Loeb is currently selling to the trade a limited second allocation of the '83 Hermitage La Chapelle. (Jaboulet rates this at 19.5 out of 20, half a point behind the legendary 1961.) When stockists and prices have been worked out (write to OW Loeb for stockist details) it is likely to fetch about £30 a bottle: exactly the price that '83 Mouton, Latour and Haut-Brion fetched.

Jane MacQuitty

WAXED COTTON COAT



Due to the success of our previous offer for waxed jackets we are now offering a new style waxed coat. The Times Waxed Coat is designed to keep you warm and comfortable throughout the winter and is ideal for both town and country being fashionable and practical. It is made in the UK from 100% olive green waxed cotton and lined with a tartan lining.

This coat is invaluable for a whole range of country pursuits from fishing and shooting to horse riding and point-to-point. Stylish and comfortable, the coat is suitable for both sexes. Marvellous value at £49.95. Sizes: Small (36-38"), Medium (38-42"), Large (42-46"), Ex Large (46-50"). (All sizes have an extra four inches added to make sizing generous).

The coat has a traditional, brown corduroy collar and fastens with a double action zip and poppers. It has interior ribbed storm cuffs and there are two roomy pockets with double folding flaps to keep them watertight. Inside there is a large gamekeeper's pocket and a deep, zipped pocket in the lining. This garment is generously sized to allow it to be worn over thick sweaters and measures 36" from neck to hem.

Please send me Waxed Cotton Coats £49.95 each as indicated below:
SIZES:
[ ] SMALL (36-38") [ ] MEDIUM (38-42")
[ ] LARGE (42-46") [ ] EX LARGE (46-50")
I enclose cheque/PO for £..... made payable to: The Times Waxed Cotton Coat Offer.
Or debit by Access/Visa No. ....

Signature.....
Expire date.....
Mr./Mrs/Miss.....
Address.....

THE TIMES

DIAL YOUR ORDER
RAPID ORDERING SERVICE
BY TELEPHONE OR ACCESS OR VISA
(For credit card orders only)
(Croyford) 0322-58011
24 hours a day - 7 days a week

Registered No. 504646

Classical records

REVIEW

A master in charge of Beethoven

Beethoven: Symphonies Nos 1-9 Leipzig Gewandhaus/Masur. Philips 416 274-2 (6 CDs)
Beethoven: Symphonies Nos 1-9 Concertgebouw/Mengelberg. Philips 416 200-2, 201-2, 202-2, 203-2, 204-2, 205-2 (6 CDs available separately)
Beethoven: Symphonies Nos 7-8 Berlin PO/Furtwängler. DG 415 666-2 (CD)
Beethoven: Symphony No 88, Schumann: Symphony No 4 Berlin PO/Furtwängler. DG 415 661-2 (CD)
Brahms: Symphony No 1, "St Antoni" Variations Berlin PO/Furtwängler. DG 415 662-2 (CD)
Schubert: Symphony No 9, Rosamunde overture Berlin PO/Furtwängler. DG 415 660-2 (CD)
Wagner: Orchestral Excerpts Berlin PO/Furtwängler. DG 415 663-2 (CD)
Bruckner: Symphony No 4 Berlin PO/Furtwängler. DG 415 664-2 (CD)
A Paganini: Gidon Kremer DG 415 484-2 (CD)
Nono: Fragmente-Stille LaSalle Quartet. DG 415 513-2 (CD)

I had intended to spend most of this review on the versions of the Beethoven symphonies newly released on compact disc, but the appearance in the new medium of a batch of Furtwängler recordings rather changes all that. It is very difficult, for instance, to respond favourably to the opening movement of the Seventh conducted by Masur or Mengelberg when the Furtwängler is so toweringly important.

The Masur set has the selling point that it is the first on CD in digital recordings, but nobody is going to be worried about sound quality when they are listening to Furtwängler.

One hears far more from Berlin in the 1950s than from Leipzig in the 1980s, in terms of purposeful bass lines, of meaningful wind playing, of harmonic weight, of music powerfully embodied as a process of thought. More surprisingly, perhaps, one hears a good deal of wit as well in Furtwängler's account of the Eighth Symphony, though it is the Seventh that has the commanding performance, proceeding entire from its first, gritty not-quite-tutti.

Often (as in "Nimrod") he gives strong prominence to a cello or viola counterpoint, eliciting winsome playing from the London Philharmonic Orchestra's lower strings in the process. His tempi sometimes veer towards extremes: the "Theme" and "C.A.E." are spacious and expansive, whereas Bulldog Dan, as portrayed in this "G.R.S.", must be the fastest thing on four legs, and the finale also seems rather breathless, at least until a gloriously prominent organ weighs in over the last few pages.

But the mysterious passions of that most enigmatic variation of all, No 13, seem all too well-hidden here, and rather a bland quality pervades Mackerras's shaping of other slow movements, too. The Enigma Variations, of course, marked a crucial turning-point in Elgar's career, prior to which he had tended to produce workmanlike but not vastly inspired choral cantatas on legendary themes. There is an interesting parallel in another late Romantic's career, for Sibelius's Kullervo Symphony, Op 7, is also an epic choral work, taking the ancient Finnish folk-poetry of the Kalevala as its text, and written before the composer had really found his true

Mengelberg's Beethoven seems histrionic, and not only by comparison. Obviously there is Dutch piety that keeps his recordings alive, but I cannot see that we need him in the way that we need Furtwängler - not when we have, for example, Bernstein.

The interest of the present re-releases, of which the Beethoven set forms only a part, will be for students of performing practice, who may find Mengelberg's 1939 St Matthew Passion positively freakish, besides being dimly recorded.

Nobody is going to be worried about sound quality when listening to Furtwängler

Furtwängler is another matter, speaking as cogently now as ever he did. Apart from the Beethoven coupling, he offers the nearest approach to the yearning Byronic dissatisfaction of Schumann's D minor symphony (with a glorious Haydn 88), expectable mastery in Brahms and Schubert, and a Wagner selection that reaches deep in the Tristan prelude and in Good Friday Music from Parsifal. He is not always so wonder-



In rehearsal: Wilhelm Furtwängler, the great German conductor, with the Berlin Philharmonic Orchestra

ful: the Bruckner Fourth finds the horns off-colour and is wrongly motivated, unwilling to allow so many emphatic statements of the obvious. But one looks forward to more of his performances reaching silver in his centenary year.

Finally some new music. There is a slight Beethoven connection in Gidon Kremer's astonishing recital of virtuoso solo violin music,

work has been overshadowed ever since. Both here and in Villa-Lobos's more ardently rhapsodic 1951 concerto Alfonso Moreno reveals an excellent technique and a flamboyant, if sometimes rather splashy, approach to this quintessential guitar repertoire.

Lastly, a fascinating piece of reconstruction: of the 80-year-old Heinrich Schütz's "opus ultimum", here called by its rather fanciful sub-title, Der Schwanengesang. Seven of its nine vocal parts were found in 1900, lost again during the Second World War, and rediscovered in 1970. The organ part surfaced in a Cologne second-hand bookshop in 1930.

Wolfram Steude put the whole lot together, adding the two missing lines and supplying the entire orchestration (recorders, cornets, trombones, strings and various continuo instruments, all disposed according to impeccably scholarly guidelines) for a 1981 performance in Dresden, Schütz's home town. The edition was published last year.

It is essentially a superbly varied German setting of Psalm 119 plus Psalm 100 and the Magnificat. The rich and fluid amalgam of plainsong, polychoral antiphonal writing, solo and concerted passages, and immensely well-crafted sections where Gregorian melodies are set against fast-moving choral textures all support the assertion that Schütz intended this as his art's summation.

Richard Morrison

Glory in defeat for men at war

FILMS ON TV

Sir Richard Attenborough once remarked that all war films are really anti-war films; but that is not necessarily how audiences perceive them and for every picture on the futility and waste of conflict there are dozens that glorify in the excitement.

Much of the quality of John Ford's They Were Expendable (BBC1, tomorrow, 3.05-5.15pm) is that it overturns the clichés. It is by no means a tract against war but nor is it a piece of simple jingoism. It is about professionalism and courage and men doing their best in daunting circumstances.

The film is set against the background of the worst defeat suffered by the United States during the Second World War, the fall of the Philippines to the Japanese. The very title suggests a cynical disregard for human life.

Yet the film is far from being downbeat and pessimistic. Ford's theme, one that appears several times in his work, is glory in defeat. The American forces may have been forced into a humiliating retreat but their heroism and dignity were unshaken.

They Were Expendable was taken from a best-selling book about Lieutenant John Bulkeley, who had commanded a motor torpedo squadron in the Philippines during the Japanese invasion. Ford spent much of the war in the United States Navy as head of the Field Photographic Branch and he donated his salary from They Were Expendable to building a recreation centre for Field Photographic Branch veterans.

THE WEEK AHEAD By Peter Waymark



Standing by: John Wayne (left) and Robert Montgomery take a break on location for They Were Expendable.

The Bulkeley character, called Brickley in the film, is played by Robert Montgomery, who also directed the final scenes after Ford was badly injured in a fall. John Wayne is the second-in-command and the cast is sprinkled with such Ford regulars as Ward Bond, Russell Simpson and Jack Pennick.

They Were Expendable is a war film concerned less with the mechanics of battle - though the action sequences

RECOMMENDED

The Bank Dick (1940): W. C. Fields in a surreal comedy (Channel 4, tomorrow, 3.55-5.15pm).

Strawberry Fields (1985): West German film about two political extremists on the run (Channel 4, Thurs, 9.30-11.20pm).

Sweet William (1979): Sam Waterston as an engaging philanthropist (BBC1, Fri, 11.35pm-1.05am).

First British television showing.

Facing up to politics

RADIO

As its title implies, I'm Very Glad You Asked Me That (Radio 4 long wave, Fri, 11-11.45am) is an examination of that absorbing media institution, the political interview. It is a programme stuffed with gems.

As the presenter, Patrick Hamman, reminds us the radio and television confrontation as we know it today is of fairly recent origin. Even in the early 1960s, most questioners were almost too embarrassed to confront their prey.

The more aggressive style was the invention of Robin Day, though even he could be cut down to size by Mrs Thatcher calling him "Mr Day" instead of "Sir Robin". The most successful inquisitor of Mrs T to emerge from the programme is not a professional but a member of the public.

Given her chance on Nationwide, Mrs Diana Gould managed by quiet, persistent probing over the sinking of the Belgrano to reduce even the Iron Lady to disconcerted evasion.

After the Welsh it is the turn of the Irish to have a week of drama on Radio 4. The most substantial item promises to be Remembrance (Mon, 8.15-8.45pm), a love story involving two 66-year-olds who have lost sons murdered during the Irish troubles. One is a Catholic, the other a Protestant and the play explores the family bitterness which their friendship provokes.

Grabsma, a play written by Graham Reid, who in the television "Billy" plays and, more recently, six dramas with an Ulster setting under the title The Blood, has shown himself one of the most sensitive interpreters of the Irish tragedy, able to get beneath the sectarian feuds and look at the thoughts and emotions of ordinary people caught unwillingly in the conflict.

Vaughan Williams in His Time (Radio 3, today, 2-4pm) is the first in nine weekly programmes, each featuring one of the symphonies of Ralph Vaughan Williams and recreating the concert programmes in which they were first heard. The series begins with his choral work, A Sea Symphony, first given at the Leeds Festival in 1910.

A Sea Symphony began as Songs of the Sea, with words by the poet Walt Whitman whom Vaughan Williams described as "one of the three greatest human beings I would have liked to have met". It is played by the London Symphony Orchestra, conducted by André Previn with soloists Heather Harper and John Shirley Quirk.

There are two notable radio anniversaries next week. The News Headlines starts its 20th series (Radio 2, Thurs, 10-10.30pm; repeated on Radio 4, Fri, 4.05pm) with Roy Hudd, Chris Emmett and Jane Whitfield.

The other landmark is the 40th anniversary of Alistair Cooke's Letter From America (Radio 4, Fri, 9.30-9.45pm) started on March 24, 1946 as American Letter, assumed its present title in 1949 and is heard in every continent. Next week's edition is number 1935.

Unusual variations on choral themes

One hesitates to speculate about how many fine recordings of Elgar's Enigma Variations already languish in some archival vault at EMI. Sir Charles Mackerras's new account does not strike me as sufficiently different or distinguished to warrant a whole-hearted recommendation, but there are a few unusual features.

Often (as in "Nimrod") he gives strong prominence to a cello or viola counterpoint, eliciting winsome playing from the London Philharmonic Orchestra's lower strings in the process. His tempi sometimes veer towards extremes: the "Theme" and "C.A.E." are spacious and expansive, whereas Bulldog Dan, as portrayed in this "G.R.S.", must be the fastest thing on four legs, and the finale also seems rather breathless, at least until a gloriously prominent organ weighs in over the last few pages.

But the mysterious passions of that most enigmatic variation of all, No 13, seem all too well-hidden here, and rather a bland quality pervades Mackerras's shaping of other slow movements, too. The Enigma Variations, of course, marked a crucial turning-point in Elgar's career, prior to which he had tended to produce workmanlike but not vastly inspired choral cantatas on legendary themes. There is an interesting parallel in another late Romantic's career, for Sibelius's Kullervo Symphony, Op 7, is also an epic choral work, taking the ancient Finnish folk-poetry of the Kalevala as its text, and written before the composer had really found his true

voice. (Sibelius later withdrew it; it was revived after his death.) Kullervo is, nevertheless, an impressive if hardly entertaining work. The brooding, Ugrian spirit of the music is well captured by the Helsinki Philharmonic under Paavo Berglund here, and in the Wagnerian central movement the passionate dialogue between Kullervo and his sister (they unwittingly commit incest) is given full-blooded treatment by the mezzo Eva-Liisa Naumanen and the ever-reliable baritone Jorma Hynninen. The choral forces, gathered from Helsinki University and an Estonian male-voice choir, give little opportunity to shine but come into their own in the two short choral fillers.

From hotter climes comes an attractive disc of guitar concertos. Castelnuovo-Tedesco had the misfortune to write his in 1939 - the same year as Rodrigo produced his Concierto de Aranjuez - and the Italian's charming neo-classical

work has been overshadowed ever since. Both here and in Villa-Lobos's more ardently rhapsodic 1951 concerto Alfonso Moreno reveals an excellent technique and a flamboyant, if sometimes rather splashy, approach to this quintessential guitar repertoire.

Lastly, a fascinating piece of reconstruction: of the 80-year-old Heinrich Schütz's "opus ultimum", here called by its rather fanciful sub-title, Der Schwanengesang. Seven of its nine vocal parts were found in 1900, lost again during the Second World War, and rediscovered in 1970. The organ part surfaced in a Cologne second-hand bookshop in 1930.

Wolfram Steude put the whole lot together, adding the two missing lines and supplying the entire orchestration (recorders, cornets, trombones, strings and various continuo instruments, all disposed according to impeccably scholarly guidelines) for a 1981 performance in Dresden, Schütz's home town. The edition was published last year.

It is essentially a superbly varied German setting of Psalm 119 plus Psalm 100 and the Magnificat. The rich and fluid amalgam of plainsong, polychoral antiphonal writing, solo and concerted passages, and immensely well-crafted sections where Gregorian melodies are set against fast-moving choral textures all support the assertion that Schütz intended this as his art's summation.

Richard Morrison

Man on the prowl for plaudits

TELEVISION

If one of the glories of British television is that it can devote two hours of peak time-viewing to a dissertation on man, where he came from and where he is going, then Origins (BBC2, Tues, 8.30-10.35pm) should be set to win the plaudits.

But critical faculties should not be suspended simply because it is a worthy project. It is one of these big co-production jobs, involving eight countries each with their own version and linkman. The American host is Christopher (Superman) Reeve, while battling for Britain and not looking a bit like a film star is Dr Jonathan Miller.

Prowling around a set that could have been left over from one of his BBC Shakespeares, Miller explores the whithers and wherefores of man with the help of a cluster of Horizon-style film reports. Charles Darwin takes on Adam and Eve but even at the end of two fairly solid hours, it is not entirely clear who wins. Thinking Aloud is another



Scientific: Jonathan Miller, co-presenter of Origins

minority programme for which we can feel grateful. Tomorrow night's edition (BBC2, 8.45-9.30pm) is the last in the present series and poses the question "Why do we value the arts?" to Christopher Fraying from the Royal College of Art, the Oxford Poetry Professor Peter Levi and your favourite and mine, Melvyn Bragg. Thinking Aloud has settled into an excellent series, intelligently chaired by Bryan

Magee and offering a nice diversity of speakers and subjects.

As the ratings battle rages elsewhere, it is good to have at least 45 minutes a week free of Terry Wogan and Dirty Den.

J. M. Synge's black comedy of Irish peasant folk, Playboy of the Western World (Channel 4, Mon, 10pm-12.25am), is an appropriate choice for St Patrick's Day. This is a recorded-for-television version of the acclaimed production by the Druid Theatre Company of Galway.

The cinema gets a good airing on ITV, starting tomorrow with The British Academy Awards (8-10.15pm), which also take in television and are hosted by Michael Aspel. Then on Thursday the Queen is back from the eggs and bare bottoms of Australasia for the Royal Film Performance (10.40-11.25pm), with Judith Chalmers not far behind.

But anyone feeling overwhelmed by the blandness of these occasions can find the corrective on Wednesday (TV, 9-9.40pm) when the second of three "personal views" of British cinema is presented by Lindsay Anderson.

ROCK AND JAZZ

ROBERT CRAY: There is no more authentic rhythm 'n' blues band to be heard than Cray's quartet providing soulful backgrounds for his pleasant voice and eloquent guitar. Tonight, Newcastle upon Tyne Polytechnic (0632 326002); tomorrow, Edinburgh Playhouse (031 557 2590).

MOSE ALLISON: He may not be a part of the promotional campaign for Absolute Beginners, but there never was a cooler spokesman for the Beat Generation. Tonight, Dingwalls, Camden Lock, London NW1 (01-267 4987).

IAN BALLAMY QUARTET: A superlative unit of young British jazz musicians featuring inevitably - the piano of the brilliant Django Bates. Tomorrow, Bass Clef, 35 Coronet Street, London N1 (01-729 2476).

THE POGUES: St Patrick's Night revels, and beyond, from Elvis Costello's favourite band. Mon and Tues, Hammersmith Palais, 242 Shepherds Bush Road, London W6 (01-748 2812).

CAMDEN JAZZ WEEK: Kicks off on Mon with Courtney Pine's quartet and the astonishing Loose Tubes, followed on Tues and Thurs by the all-star quartet of John Surman (saxophones), Albert Mangalndorf (trombone), Dave Holland (bass) and Elvin Jones (drums) - what they used to call a "dream band"



Star on sax: John Surman, appearing in Camden

and most highly recommended. Wed is for Melba Liston, the arranger and trombonist, leading a 17-piece all-British band. Hipsters, flippers and finger-poppin' daddies will already have booked for Fri and Sat, devoted to Art Blakey's Jazz Messengers plus the young dance troupes called DJ, the Jazz Defektors and the Jazz Five. From Mon, Shaw Theatre, 100 Euston Road, London NW1 (01-388 1394).

LOUDON WAINWRIGHT III: Almost a star in the early seventies, he remains one of rock's few genuine humorists, taking on aspiring puppies with the keen yet gentle wit he once brought to bear on fading hippies. Thurs to March 23, Half Moon, 93 Lower Richmond Road, London SW15 (01-788 2387).

CONCERTS

SOLO BACH: The fine American cellist Lynn Harrell plays three popular unaccompanied Bach suites: Nos 1, 5 and 6. Wigmore Hall, 38 Wigmore Street, London W1 (01-635 2141). Today, 7.30pm.

SIBELIUS/RACHMANINOV: Vladimir Ashkenazy and the RPO in Sibelius's Symphony No 5 and Valse Triste, and Rachmaninov's Symphony No 3. Royal Festival Hall, South Bank, London SE1 (01-928 3191), credit cards 01-928 8800. Tomorrow, 7.30pm.

MAHLER/SALONEN: The Philharmonia Orchestra is conducted by Esa-Pekka Salonen in Mahler's Symphony No 7. Royal Festival Hall, Mon, 7.30pm.

MAHLER/TENNSTEDT: Mahler's Symphony No 6 is performed by the LPO under Klaus Tennstedt. Royal Festival Hall, Tues, 7.30pm.

SOLENN MASS: With the Tallis Choir, ECO and soloists, Jeffrey Tate conducts Beethoven's Missa Solemnis. Barbican Centre, Silk Street, London EC2 (01-628 8785, credit cards 01-638 8891). Wed, 7.30pm.

WILD ABOUT LISZT: To judge from his earlier appearances, Earl Wild's three Liszt recitals, marking the centenary of the composer's death, should be sensational. The first includes Ballade No 2, the Dante Sonata, Petrarch

BOOKINGS

SONNETS and some of the Mephisto music. Wigmore Hall, Wed, 7.30pm.

DEBUSSY/BERLIOZ: Ashkenazy and the RPO again, this time in Debussy's Nocturnes and La Mer, and with Jessye Norman in Berlioz's La Mort de Cléopâtre. Royal Festival Hall, Wed, 7.30pm.

PASSION OF ST JOHN: Hilary Davan Wetton conducts the Holst Singers and City of London Sinfonia in the St John Passion by Bach. Rogers Covey-Crump is the Evangelist. St John's, Smith Square, London SW1 (01-222 1061). Thurs, 7.30pm.

SIBELIUS/SCHOENBERG: The Philharmonia and Esa-Pekka Salonen in Schoenberg's Verklärte Nacht. Royal Festival Hall, Mon, 7.30pm.

MAHLER/SALONEN: The Philharmonia Orchestra is conducted by Esa-Pekka Salonen in Mahler's Symphony No 7. Royal Festival Hall, Mon, 7.30pm.

WILD ABOUT LISZT: To judge from his earlier appearances, Earl Wild's three Liszt recitals, marking the centenary of the composer's death, should be sensational. The first includes Ballade No 2, the Dante Sonata, Petrarch

FIRST CHANCE

ENGLISH NATIONAL OPERA: General public booking opens this week for May and June performances of The Magic Flute, Parsifal and Busoni's Doctor Faust. ENO, London Coliseum, St Martin's Lane, London WC2 (01-836 2699).

ROYAL SHAKESPEARE COMPANY: Booking open for Stratford's third theatre, The Swan, which opens in April with The Two Noble Kinsmen followed by Every Man in his Humour and The Rover. Royal Shakespeare

THEATRE opens new season with Romeo and Juliet (previews from March 31) with Flight and The Art of Success at the Other Place. Royal Shakespeare Theatre, Stratford-upon-Avon (0789 295623).

SOUTH BANK CONCERTS: Personal and phone booking for April programme which includes Yehudi Menuhin 70th birthday concert. South Bank Concert Halls, London, SE1. 01-3191 (credit cards), 01-928 3002 (information).

ALDEBURGH FESTIVAL: Postal booking opens this week. Festival focusses this year on Hans Werner

Henze, who is composer-in-residence. June 8-22. Aldeburgh Foundation, High Street, Aldeburgh, Suffolk. 072 885 2935. Tel/personal booking from March 24.

LAST CHANCE

WOMEN BEWARE: Last performances today of play by Thomas Middleton and Howard Barker, in production by William Gaskill, with Nigel Davenport, Maggie Steed, Joanne Whalley, April and 8pm. Royal Court, Sloane Square, London SW1 (01-730 1745).

ROYAL OPERA: Andrei Tarkovsky is in Covent Garden's new Fledgling Holander which opens on Mon (7.30pm) being directed by Mike Ashman, making his house debut. Attention now focuses on the West German conductor Gerd Albrecht, also making his Royal Opera debut. The cast is led by Simon Estes, Rosalind Plowright and Siegfried Jerusalem. Further performance on Fri. Covent Garden, London WC2 (01-240 1066).

ENGLISH NATIONAL OPERA: A new production of Parsifal opens tonight (8pm). Warren Elsworth makes his house debut in the title role with Arne Evans, Gwynne Howell and Neil Howlett. Also Jonathan Miller's The Magic Flute on Tues and Thurs at 7pm, and Mozart's La finta Sinfonia with performances on Wed and Mar 22 at 7.30pm. London Coliseum, St Martin's Lane, London WC2 (01-836 3161).

ROYAL OPERA: Andrei Tarkovsky is in Covent Garden's new Fledgling Holander which opens on Mon (7.30pm) being directed by Mike Ashman, making his house debut. Attention now focuses on the West German conductor Gerd Albrecht, also making his Royal Opera debut. The cast is led by Simon Estes, Rosalind Plowright and Siegfried Jerusalem. Further performance on Fri. Covent Garden, London WC2 (01-240 1066).

ENGLISH NATIONAL OPERA: A new production of Parsifal opens tonight (8pm). Warren Elsworth makes his house debut in the title role with Arne Evans, Gwynne Howell and Neil Howlett. Also Jonathan Miller's The Magic Flute on Tues and Thurs at 7pm, and Mozart's La finta Sinfonia with performances on Wed and Mar 22 at 7.30pm. London Coliseum, St Martin's Lane, London WC2 (01-836 3161).

ROYAL OPERA: Andrei Tarkovsky is in Covent Garden's new Fledgling Holander which opens on Mon (7.30pm) being directed by Mike Ashman, making his house debut. Attention now focuses on the West German conductor Gerd Albrecht, also making his Royal Opera debut. The cast is led by Simon Estes, Rosalind Plowright and Siegfried Jerusalem. Further performance on Fri. Covent Garden, London WC2 (01-240 1066).



Star on stage: Rosalind Plowright, at Covent Garden

CAMDEN FESTIVAL: A week for the literati: George MacDonald's novel Phantastes gives new name and inspiration to a new opera by Paul Barker, presented at The Place on Tues, Thurs and Mar 22 in a double-bill with Richard Hawkin's new Other Voices, based on the poetry of Rilke. Performances at 8pm by the Modern Music Theatre Troupe. At Bloomsbury Theatre Park Lane opera's production, by Robert Carsen, of Mozart's La finta Sinfonia, with performances in English on Wed, Fri and Mar 22 at 7.30pm. Nicholas Cleobury conducts the British premiere of the 18-year-old Mozart's original score. In Logan Hall on Thurs at 7.30pm the Chelsea Opera Group gives a single concert performance in English of Rimsky-Korsakov's folk

opera The Snow Maiden, based on Ostrovsky's fairy-tale. Soloists include Anne Dawson and Eiddwen Harry. The conductor is Howard Williams. The Place, 17 Dukes Road, London WC1E 6BQ Bloomsbury Theatre, Gordon Street, WC1-Logan Hall, Bedford Way, WC1. For full details telephone 01-388 1384.

KENT OPERA: The company's spring tour starts with a new production by Jonathan Hales of Monteverdi's The Coronation of Poppea. Ivan Fischer conducts a cast led by Eirian James and Patricia Fiorazio in performances on Thurs and Fri. La traviata (in Jonathan Miller's original production) is on Wed and Mar 22. All performances start at 7.30pm. The Marlows, Canterbury (0227 67246).

OPERA NORTH: The new Aida continues its run on Wed and Mar 22. Grand Theatre, New Briggate, Leeds (0532 458351).

MOZART IN MANCHESTER: The Royal Northern College of Music, whose recent Billy Budd and Petteas have typified their high standard of opera production, now turn to Kometaria for their spring show. Performances tonight, Mon, Wed and Mar 22 at 7.15pm. RINCM, 124 Oxford Road, Manchester (061-278 4504).

Concerts: Max Harrison: Rock & Jazz: Richard Williams: Opera: Hilary Finch: Bookings: Anne Whitehouse



**WATCH OUT JAPAN,  
HERE COMES SPIKEY DODDS**

Spikey Dodds is a typical British sixteen year old, leaving school this year.

But to Japan, and our other international competitors, he's a big threat.

That's because this year

he'll be starting 2 years paid skill training on the new YTS.

He'll begin his course by trying out several different skills before he chooses the one he'll train for through to the end of the second year.

By then he'll have a skill, a certificate to prove it, and a better chance of getting a job.

Our competitors in the Far East and Europe have been training their young people like this for years.

It's made them more efficient and more productive and it's helped them take trade away from us.

But from now on they're going to have to watch out.

Spikey will be spending the next two years learning how to take trade away from them for a change. Along with about 360,000 other ambitious British school leavers.





THE WEEK AHEAD



BOOKS

UNDERCOVER: John Le Carré returns to the bleak and ambiguous world of espionage for A Perfect Spy...



THEATRE

GOING EAST: Felicity Kendal stars in Made in Bangkok, a first West End play by Anthony Minghella...



FILMS

NIGHTMARE: Mikhail Baryshnikov plays a Soviet defector whose plane crash-lands in Siberia...



GALLERIES

ART CLASS: Sir Alfred Gilbert shows his metal, as well as his plaster and marble, in this major tribute to the sculptor of Eros...



OPERA

HOLY GRAIL: Sir Reginald Goodall, the veteran Wagner specialist, conducts his first Parsifal in the theatre for 15 years...



MUSICALS

BLACK POWER: La Verne Williams, the American soprano, sings the title role in Carmen Jones...

ARTS DIARY

String fever

Anybody who has an original copy of Arthur Sullivan's first, and only, cello concerto should stay well clear of Sir Charles Mackerras until after April 20...

Quiet riot

Standing ovations are clearly not par for the course on the Indian subcontinent, as the award-winning London-based theatre group Cheek By Jowl discovered on their recent two-month tour...

We have had painting by numbers, and now the guitarist Jean Martin is to give us music by painting. On March 24 he is to perform a series of compositions inspired by great paintings before an exclusive audience invited by Patrons of New Art...

Writers' rights

Arts Diary has come to the rescue of the many authors who work for publishers Allison & Busby who, according to the Guild of Writers of Great Britain and the Society of Authors, are failing to live up to their contractual obligations...

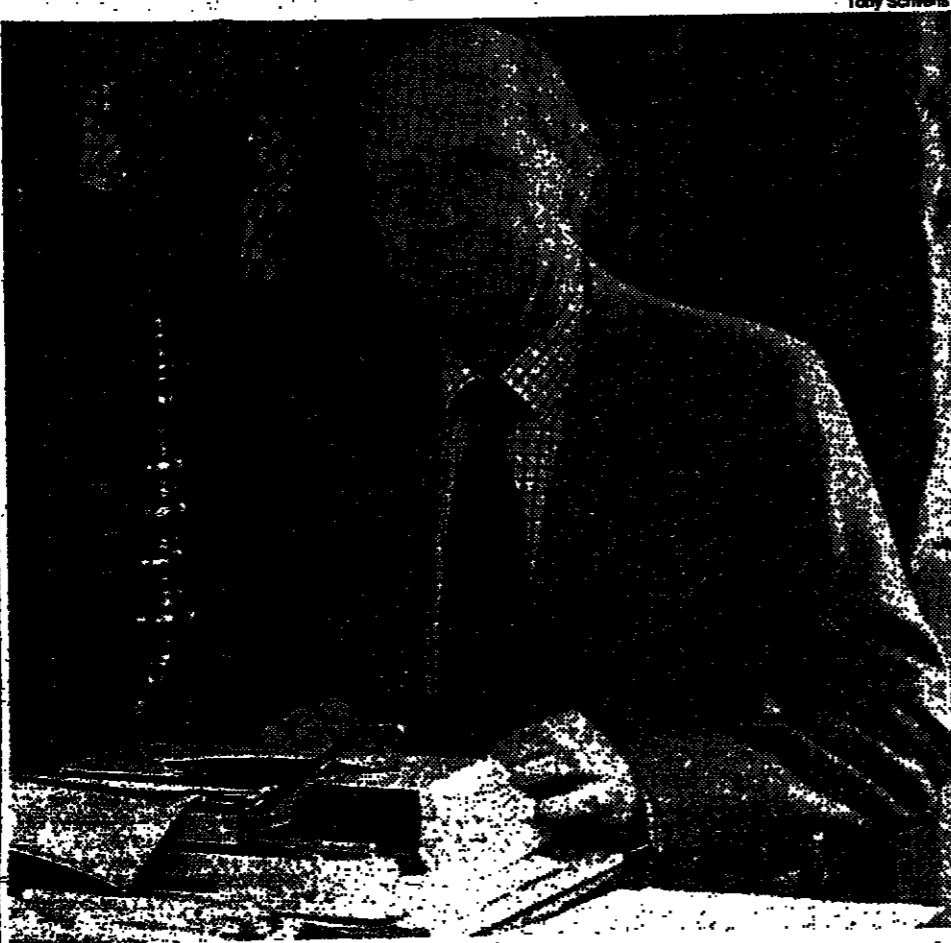


to current A & B writers, like Brian Brophy as well as the estates of deceased luminaries such as Colin (Absolute Beginners) MacInnes, asking of their experiences with the publishing house, prior to it taking legal action. The Society has already tackled the company twice for not paying their dues and the Guild complains to me that letters written in October and November have had no reply from director Clive Allison. But he promises me: "I'll give them a ring and sort it out. I'm afraid I'm not well known for being a good correspondent."

In memoriam

Few would question that Cecil Beaton made an important contribution to 20th-century culture, embracing as he did photography, art, literature and the cinema. Yet when Professor David Mellor of Sussex University tried to put together a major Beaton retrospective five years ago he was laughed off by the Hayward Gallery and the Victoria and Albert Museum. Triumphant now that his exhibition opens next month at the Barbican, he says: "I was told by a member of the Arts Council 'This will happen over my dead body.' Mellor is still looking for the corpse."

Distiller of the extraordinary



Driving home from the station along a quiet Devon lane, William Trevor lowers his head in something between a snort and a chuckle. Grips the wheel, and involuntarily honks the horn. While waiting for me, he explains, he had been reminded of another interviewer who had made the journey to Exeter.

William Trevor writes stories that enchant as much as chill. A new volume is out this week.

Fortune became the latest casualty.

Pouring a gin and French in his own uncluttered drawing room, Trevor readily endorses the notion of the writer as an eavesdropper, "who by accident either overhears a tiny little bit or sees a glimpse. No more than that, or it becomes biography."

"There was something totally fascinating and strange about them. I remember his hands on the table playing with a cigarette lighter. The scene put a stone in his shoe, imagination took over and as he says in his soft lilting voice 'the libel began'."

Again, like a conversation snatched at one remove, Trevor can only write about Ireland once he leaves it. "The country did not fall into place until I'd been in exile. Things you take for granted you don't actually see when you're living there. Every minute in Florence, for instance, you have to come to terms with something strange. It's a strangeness I still feel in England. I'm still puzzled and curious here."

the rugby matches on the radio set, and the royal weddings in the Daily Sketch, England took on a rich elegance. Occasionally a car with a GB numberplate drew up outside the gates of a big house and confirmed the image. Trevor's education at the hands of 13 schools and tutors - "mostly failed Christian Brothers" - was against the background of his parent's unhappy marriage. "They didn't get on at all. They separated when they were old in an extraordinary way, having stayed together for the sake of the children. It would have been better if they hadn't, but you had to have families in those days."

Such marriages are at the heart of Trevor's corpus. "It is the closest of all relationships because people choose. They dig their own graves. I don't write about happy marriage because I don't think you can analyse happiness. Or goodness. I'd love to write about a good woman but it's easier and more interesting to write about someone dodgy."

He was not always a writer. For five years before the publication in 1964 of his first novel, The Old Boys, he worked in Noutley's advertising agency. "My boss invented the phrase 'top people take The Times', the chap in the next office had the screws, zips, beer barrels, and women's undergarments. I was hopeless," he chuckles. "He had been forced into the job because he could not earn a living by sculpting, his first vocation, or by teaching art at various schools round England where he first came over 30 years ago."

It is in the terms of his old calling that he describes his fiction. "A short story is like a portrait. You can see round it. You can carry it in your head. It belongs to the Impressionists as the novel belongs to the Renaissance, but there should be as much explosion as in a novel. Somerset Maugham said the only story worth telling is one that can be told after dinner on a boat. It's the opposite. You shouldn't be able to repeat it. The beauty is its shadow."

His talent for painting shadow as well as disappearing into it is the real secret of this compelling eavesdropper. He shakes his head with a touch of mock-despair. "And I can never switch off. That's why I look so old."

Nicholas Shakespeare

News from Ireland & other stories is published by Bodley Head on Thursday (£9.95).

THEATRE

IN PREVIEW

MOON ON A RAINBOW SHAWL: Only the second British production for a 1957 award-winning drama of life in post-war Trinidad by Errol John, who also directs. Theatre Royal, Stratford East (01-534 0310). Previews from today. Opens Mar 24.

THE NORMAL HEART: Martin Sheen in his English stage debut, in Larry Kramer's play about a New York group formed to fight AIDS. Royal Court (01-730 1745). Previews from Thurs. Charity Gala preview Mar 24. Opens Mar 25.

OPENINGS

AFTER AIDA: Julian Mitchell's play shows Giuseppe Verdi being coaxed back to work to compose Otello and Falstaff. Old Vic (01-928 7616). Previews today, Mon and Tues. Opens Wed.

THE FUTURISTS: Dusty Hughes's new play is set in a basement club in Russia in 1921. Richard Eyre directs Peter Blythe, Charlotte Cornwell, Daniel Day-Lewis, Claire Higgins. Cottesloe (01-928 2252). Preview today. Opens Mon, Tues and Fri. In repertory.

A MIDSUMMER NIGHT'S DREAM: Cheek by Jowl Company in idiosyncratic but well-received versions of Shakespeare and Sir George Etherege's Man of Mode (in repertory from Mar 24). Donmar Warehouse (01-240 8230). Opens Mon.

CHINA: Young Belfast-born Mark Brennan's play features Eddie O'Connell, Stuart Wilson, Stan Thomas and Natasha Richardson in the title role as an "enigmatic young driver". Bush Theatre, Shepherd's Bush Green, W12 (01-743 3388). Opens Wed. Press night Fri.

SELECTED

INTERPRETERS: Edward Fox and Maggie Smith in Ronald Harwood's tricky, atmospheric confrontation on the edges of the Cold War. Queens (01-734 1166).

THE APPLE CART: Peter O'Toole and Susannah York star in Val May's spirited revival of Shaw's political comedy. Haymarket (01-830 9832).

A TASTE OF ORTON: A fine double bill comprising a biographical miscellany, GoTilla in the Roses, and the original television play Funeral Games. Queens' Head (01-226 1916).

OUT OF TOWN

BASINGSTOKE: Macbeth: New Horseshoe Theatre Company production, directed by Ian Mullin. Haymarket (0256 485566).

FARNHAM: The Sea-Saw Trees: World premiere of new play by David Wood, for 7-12-year-olds. Matinees only. Redgrave (0252 715301).

OXFORD: The Killing of Sister George: New Cambridge Theatre Company production of Frank Marcus's play about a character in a long-running radio serial. Playhouse (0865 247133).

GALLERIES

OPENINGS

STUDIES OF THE NUDE: How contemporary artists tackle man's favourite subject: himself in the raw, with help by artists including Auerbach, Bacon, Hockney and Moore. Marlborough Fine Art, 6 Abchurch Lane, London W1 (01-629 5161). From Wed.

ISHBEL McWHIRTER: Close friends and public personalities such as A. S. Neil, Oskar Kokoschka and

For ticket availability, performance and opening times, telephone the numbers listed. Theatre: Tony Patrick and Martin Cropper; Galleries: Sarah Jane Checkland; Photography: Michael Young; Films: Geoff Brown; Dance: John Percival

TIMES CHOICE

THEATRE

Tom Conti by this 60-year-old British artist. Linstar Fine Art, 3 Clifford Street, London W1 (01-4374534). From Tues.

POLAND PAINTING: Selection of work by contemporary artists including Henryk Stazewski. The Ashley Gallery, Ashley Centre, Ashley Avenue, Epsom (78 41880). From Fri.

SELECTED

IMPRESSIONIST DRAWINGS: Fine work by Cézanne, Degas, Monet and friends. Ashmolean Museum, Oxford (0865 57522).

NEW CONTEMPORARIES: Multi-media line-up by the masters of the future, in annual exhibition that picks out the best from our art schools. ICA, The Mall, London SW1 (01-930 3647).

MODERN ART: Educational line-up of all the "isms" collected by the Tate Gallery over the last 40 years, with Expressionism and Minimalism dominant. Tate Gallery, Millbank, London SW1 (01-821 1313).

PHOTOGRAPHY

AMERICAN IMAGES: Work by Weegee, Eugene Smith, Robert Frank, Harry Callaghan and a host of others. Side Gallery, 9 Side, Newcastle (0632 322208).

THE ODD BALL: Roy Peters who has concentrated on sport for a number of years, has yet to attract the attention he deserves. The Triangle Gallery, Aston University Arts Centre, Gosta Green, Birmingham (021 3539379).

STARS OF THE BRITISH SCREEN: A celebration of the British cinema; huge helpings of nostalgia but thoroughly enjoyable. Royal Photographic Society, Milson Street, Bath (0225 62841).

With Clu Gulager and Miguel Nunez (above). Prince Charles (10-437 8181); Cannon Oxford Street (01-636 0310). From Fri.

SELECTED

RAN (15): Kurosawa's majestic variation on King Lear, awash with hypnotic battles and bleak landscapes. Curzon West End (01-435 4805). Screen on the Hill (01-435 3386). Gate Notting Hill (01-221 0220).

ECHO PARK (15): Witty, low-budget comedy about three hapless people dreaming of the big time in a Los Angeles tenement; directed by Robert Cornthorn. Cannon Tottenham Court Road (01-636 6148).

FILMS

OPENINGS

A.K. (15): Chris Marker's fascinating portrait of Kurosawa at work on Ran, capturing great things from actors, technicians and horses. ICA Cinema (01-930 3647). From Fri.

BAMBI (U): Disney's 1942 classic; overweening cuteness is kept at bay by skilful animation and glimpses of nature in the raw. Cannon Haymarket (01-839 1527). From Fri.

SELECTED

THE RETURN OF THE LIVING DEAD (18): Zombies chew up punks, the police and anyone else handy in this horror-spoof, written and directed by Dan O'Bannon

LONDON CITY BALLET: A new work by Rosemary Hellwell to music by Vivaldi with Peter Darrall's Othello and Wayne Sleep's Winding Road on Mon and Tues; then Wed-Mar 22. Christopher Gable's production of Coppelia. Ashcroft Theatre, Croydon (01-688 9291).

ROYAL BALLET: Tonight and Tues, MacMillan's Gloria and Bintley's Consort Lessons with Wayne Eagling's Frankenstein. Thurs, La Fille mal gardée. Covent Garden, London WC2 (01-240 1068).

ON TOUR: Festival Ballet: Coppelia has two performances today at the Apollo Theatre, Oxford (0865 44544). Simultaneously at Theatre Royal, Bath (0225 65065) a mixed bill including Michael Clark's new ballet, which then goes to the Playhouse, Harlow (02796 31945) Mon, Thurs. A programme of ballets by Fokine is at Theatre Royal, Bury St Edmunds (0284 54669) Fri and Mar 22. London Contemporary Dance Theatre: Works by Robert Cohan and Christopher Bannerman at the Gaumont, Doncaster (0302 62523) Thurs-Mar 22. Northern Ballet Theatre's Flycatcher is at the Grand Theatre, Blackpool (0253 28372) this afternoon and evening, and the Theatre Royal, York (0904 23568) Tues-Mar 22.

With Clu Gulager and Miguel Nunez (above). Prince Charles (10-437 8181); Cannon Oxford Street (01-636 0310). From Fri.

SELECTED

RAN (15): Kurosawa's majestic variation on King Lear, awash with hypnotic battles and bleak landscapes. Curzon West End (01-435 4805). Screen on the Hill (01-435 3386). Gate Notting Hill (01-221 0220).

ECHO PARK (15): Witty, low-budget comedy about three hapless people dreaming of the big time in a Los Angeles tenement; directed by Robert Cornthorn. Cannon Tottenham Court Road (01-636 6148).

Directed by KEVIN BILLINGTON

Set Designed by ALAN TAGG  
Costumes Designed by BRUCE SNYDER  
Lighting by MICK HUGHES

18-22 March NOTTINGHAM PLAYHOUSE THEATRE Tel: 0602 419 419

24-29 March PRESTON CHARTER THEATRE Tel: 0772 58858

31 March-5 April CROYDON ASHCROFT THEATRE Tel: 01.688 9291

7-12 April CARDIFF NEW THEATRE Tel: 0222 32446

14-19 April OXFORD PLAYHOUSE THEATRE Tel: 0665 247133

CLOCKWISE (PG): Michael Frayn's fitfully amusing farce, with John Cleese, Warner West End (01-439 0791).

YEAR OF THE QUIET SUN (15): Krzysztof Zanussi's eloquent account of a thwarted love affair. ICA Cinema until Thurs (01-930 3647).

DANCE

RENNES DANCE THEATRE: This company from Brittany offers One train can hide another, by its director Gigi Caciuleanu, on Tues and Mar 22. Northcott Theatre, Exeter (0392 54853).

LONDON CITY BALLET: A new work by Rosemary Hellwell to music by Vivaldi with Peter Darrall's Othello and Wayne Sleep's Winding Road on Mon and Tues; then Wed-Mar 22. Christopher Gable's production of Coppelia. Ashcroft Theatre, Croydon (01-688 9291).

ROYAL BALLET: Tonight and Tues, MacMillan's Gloria and Bintley's Consort Lessons with Wayne Eagling's Frankenstein. Thurs, La Fille mal gardée. Covent Garden, London WC2 (01-240 1068).

ON TOUR: Festival Ballet: Coppelia has two performances today at the Apollo Theatre, Oxford (0865 44544). Simultaneously at Theatre Royal, Bath (0225 65065) a mixed bill including Michael Clark's new ballet, which then goes to the Playhouse, Harlow (02796 31945) Mon, Thurs. A programme of ballets by Fokine is at Theatre Royal, Bury St Edmunds (0284 54669) Fri and Mar 22. London Contemporary Dance Theatre: Works by Robert Cohan and Christopher Bannerman at the Gaumont, Doncaster (0302 62523) Thurs-Mar 22. Northern Ballet Theatre's Flycatcher is at the Grand Theatre, Blackpool (0253 28372) this afternoon and evening, and the Theatre Royal, York (0904 23568) Tues-Mar 22.

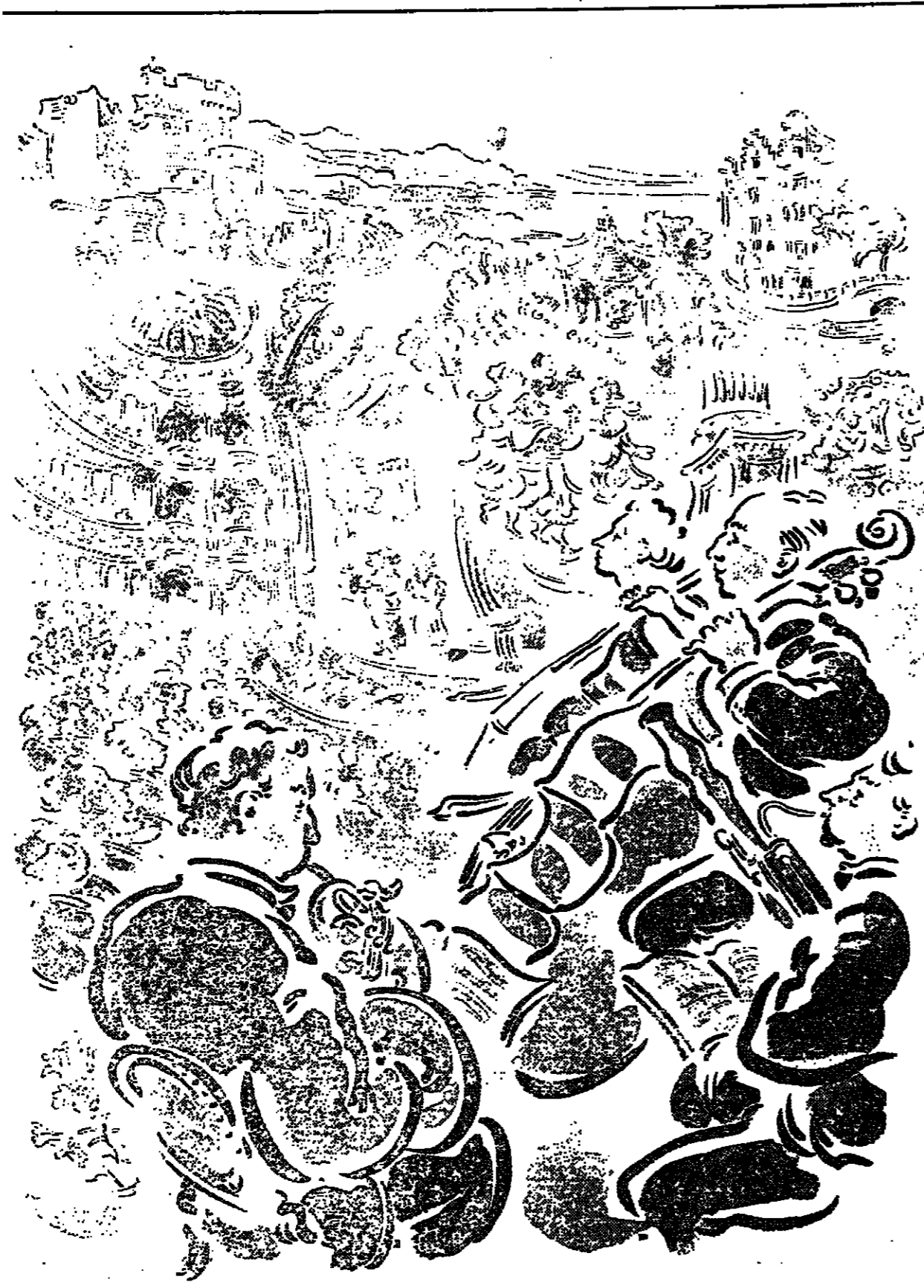
With Clu Gulager and Miguel Nunez (above). Prince Charles (10-437 8181); Cannon Oxford Street (01-636 0310). From Fri.

SELECTED RAN (15): Kurosawa's majestic variation on King Lear, awash with hypnotic battles and bleak landscapes. Curzon West End (01-435 4805). Screen on the Hill (01-435 3386). Gate Notting Hill (01-221 0220).

ECHO PARK (15): Witty, low-budget comedy about three hapless people dreaming of the big time in a Los Angeles tenement; directed by Robert Cornthorn. Cannon Tottenham Court Road (01-636 6148).

Mobil Touring Theatre 'Brilliant. A masterpiece. A gloriously, gloriously funny play' The Philanthropist Directed by KEVIN BILLINGTON

# THE TIMES FESTIVALS



musicians in the pit play in period costume. Operatic rarities and recreations of repertory works draw large but intimate audiences. This year's programme includes a revival of last year's Gluck's *Don Juan*, and a new production of Mozart's *Idomeneo*, directed by Michael Hampe and conducted by Arnold Ostman. May 30-July 31: Drottningholm Teatermuseum, Box 27050, S-10251 Stockholm, (010-46 6305 10) Sovereign offers a special package, costing from £408 and departing July 12, 17 or 19.

## JUNE

**MAGGIO MUSICALE FLORENCE**  
Florence's festival continues with Michael Hampe's production of *Die Meistersinger* and Jonathan Miller's *Tosca*. Scenery, Accardo and Serjanyin follow in the real violinists series and the festival reaches its apogee on July 1 with a free open-air performance of Verdi's *Requiem* for the citizens of Florence, to be followed by a fireworks display. For details see May.

**39th HOLLAND FESTIVAL**  
Amsterdam's major festival continues to combine a traditional, national focus with a stimulating international outlook. This year, there will be a Gala for New Dutch Music, with works by Italian composers and theatre productions by the *Théâtre de la Tempête* and the *Théâtre du Soleil* in co-operation with *La France aux Pays-Bas*. Opera productions include *Die Meistersinger* conducted by Edo de Waart and Frankfurt's *Die Entführung aus dem Serail* (director Berghaus, conductor Gielen). Concert performances of Schoenberg's *Moses and Aaron* and Berio's *La Vera Storia* will be backed by a full programme of recitals, lectures, youth theatre and exhibitions. June 1-July 4: Holland Festival, Kleine-Gartmanplantsoen 21, 1017 Amsterdam (010 31 20 723320).

**KUOPIO (FINLAND) DANCE AND MUSIC FESTIVAL**  
Lakeside and market square overflow with dancing from local and visiting groups. The Kuopio City Theatre will be used round the clock for performances and open rehearsals. Festival events are backed by congresses, seminars and competitions in classical, modern, jazz and folk dance. June 4-10: Tulliportinkatu 27, 70100 Kuopio, Finland (010-359 971 221 844).

**HALLE HANDEL FESTIVAL**  
The programme this year includes performances of *Alcina*, *Floridante*, *Partenope*, *Judas Maccabeus*, and *The Triumph of Time and Truth*. Also a wide range of

chamber, choral and orchestral concerts. June 6-16: Kleine Brauhausstrasse 26, DDR-4020 Halle (010-25125/23277). Further information and travel arrangements from: Berolina Travel, 22 Conduit Street, London W1 (01-629 1664).

**JOENSUU (FINLAND) SONG FESTIVAL**  
Boat trips on a river afloat with logs from local sawmills and walks or drives into the countryside of North Karelia are extras for visitors to a festival which is expanding into new venues, including a vast open-air stadium backing onto the lake. This year's theme is 1986 in church music, with a healthy showing of Elgar and Fauré and performances from the visiting Bucharest Madrigal Choir. June 12-15: Joensuu Song Festival, PO Box 59, SF-80101, Joensuu (010-358 973 201 372).

**ATHENS FESTIVAL**  
Three months of opera, ballet, theatre and concerts by Greek and international companies and artists, centred on the Odeon of Herod Atticus. This year's programme has yet to be finalized, but visiting groups will include the Vazari and Ballet, Ballet Rambert, the Bonn Philharmonic, the Czech Philharmonic, the Choir Orchestra of Sofia, the Skot theatre group of Japan. June 17-Sept 15: National Tourist Board of Greece, 195 Regent Street, London W1 (01-734 5997) or 1 Voucourestou Street, Athens 10564.

**HONENEMS SCHUBERTIAD**  
The festival in the main to the music of Schubert, and particularly his *Lieder*, the festival this year includes its first opera, Beethoven's *Fidelio*, with Dietrich Fischer-Dieskau, Julia Varady and Peter Schreier. Performances in the courtyard and Rittersaal of the Palasthof, a Renaissance castle of outstanding architectural interest. Soloists this year include Robert Hill, Alfred Brendel, Janet Baker, Peter Schreier, Claudio Arrau and Brigitte Fassbender, who will perform Schubert's *Winterreise*. June 19-29: Postfach 100, A-6845 Hohenems, Austria (010-43 5576/2091). Sovereign offers seven-night holidays, departing June 17 and 24. For prices see Bregenz. Heritage offers one trip, June 19-26, at £620 for half-board, tickets to five performances, excursions to Insel Mainau and Pöschwanstein.

**MOZART FESTIVAL WÜRZBURG**  
A festival in the heart of the Franconian wine-producing region of Germany, devoted to Mozart, with operas, recitals, and concerts performed in the Residenz Palace and gardens. Detailed programme to be announced. June 13-26: Mozart-Fest Würzburg, Fremdenverkehrs und Kulturamt, Haus zum Falken, D-8700 Würzburg. Heritage offers two unaccompanied tours from June 13-20 and June 20-27, at £550 including b&b, all transfers, and tickets to four performances. 14th ISTANBUL INTERNATIONAL FESTIVAL  
Performances in Byzantine and Ottoman sites of Mozart's *Il Seraglio*, a visit from the baroque Abbey Church of Ossiach, *Lieder* recitals, and a programme of music for children. Also seminars, workshop discussions, scholarly conferences, master classes and exhibitions. End of June-end of Aug: Carinthian Summer, A-9570 Ossiach (010-43 510/512). Heritage offers a trip from Aug 5-12 at £535, which includes tickets to four performances, half-board, a visit to Klagenfurt and St Paulim-Lavalent.

people's midday concerts in churches or small theatres are well worth visiting. End of June-early July: Via Giustolo 10, Spoleto, Umbria, Italy (010-39 743 28120).

**CARINTHIAN SUMMER FESTIVAL**  
In the lake district of Austria, bordering on Italy and Yugoslavia, two summer months of recitals, symphony and chamber concerts in the market town of Villach and the village of Ossiach. There will be performances of opera and oratorio in the baroque Abbey Church of Ossiach, *Lieder* recitals, and a programme of music for children. Also seminars, workshop discussions, scholarly conferences, master classes and exhibitions. End of June-end of Aug: Carinthian Summer, A-9570 Ossiach (010-43 510/512). Heritage offers a trip from Aug 5-12 at £535, which includes tickets to four performances, half-board, a visit to Klagenfurt and St Paulim-Lavalent.

**LEINBRUNNEN WHITE NIGHTS**  
The "White Nights" festival marks the zenith of Leningrad's holiday season, when the sun barely touches the horizon at midnight. In the small hours, all the Nevski bridges are raised to allow a procession of ships to pass on to the sea. Special performances of classical and popular dance by the Kirov State Opera and Ballet Theatre, a concert by students of the Agrippina Vaganova School, and a gala song and dance concert in Petrodvorets, with its spectacular fountains. Full programme to be announced. June 21-29: Intourist, 292 Regent Street, London W1R 6QL (01-580 1221).

**BEERSHEVA (ISRAEL) INTERNATIONAL WOMEN'S MUSIC FESTIVAL**  
A new round-the-clock festival of music, dance and theatre, dedicated to cellist Jacqueline du Pré, and celebrating women's contributions to *avant-garde*, classical, rock, folk and jazz music. It includes symposia, workshops, film festival, recitals, concerts, cabaret and street events. A number of performances will be held in the spectacular Ramon Crater to the south of Beersheva, itself the capital of the Negev and about 50km from Jerusalem. June 23-28: Liova Moriel, PO 3391, Beersheva 84130 Israel (010-57 422038).

**SPOLETO FESTIVAL OF THE TWO WORLDS**  
Hockney prints, American students and many of Europe's and America's beautiful people mix with the Carabinieri and local artisans in the heat of the Umbrian summer. Performances can start as late as 10pm, and continue until 3am, when, if you're lucky, cafes are still selling grappa and truffles. Gian-Carlo Menotti's festival includes concerts, opera, ballet, theatre, brass bands and exhibitions. The young

people's midday concerts in churches or small theatres are well worth visiting. End of June-early July: Via Giustolo 10, Spoleto, Umbria, Italy (010-39 743 28120).

**LIJUBLJANA: 34TH INTERNATIONAL SUMMER FESTIVAL**  
In the lake district of Austria, bordering on Italy and Yugoslavia, two summer months of recitals, symphony and chamber concerts in the market town of Villach and the village of Ossiach. There will be performances of opera and oratorio in the baroque Abbey Church of Ossiach, *Lieder* recitals, and a programme of music for children. Also seminars, workshop discussions, scholarly conferences, master classes and exhibitions. End of June-end of Aug: Carinthian Summer, A-9570 Ossiach (010-43 510/512). Heritage offers a trip from Aug 5-12 at £535, which includes tickets to four performances, half-board, a visit to Klagenfurt and St Paulim-Lavalent.

## JULY

**SAVONLINNA OPERA FESTIVAL**  
The festival which raised the status of opera in Finland and is attracting increasing international attention. New Finnish works take their place alongside stimulating productions of repertory operas in a setting of water, birches and castles. Aulis Salinen's *The King Goes Forth to France* returns this year with August Everding's production of *The Magic Flute* and Anders Miks's new production of *Aida*, both of them strongly cast. The main attraction, however, may well be a staged recreation of Sibelius's music for *The Tempest* (July 27-31). July-August 2: Savonlinna Opera Festival, Olavinkatu 35, SF-57130, Savonlinna (010-358 957 22 684). Brompton offers a trip from July 20-27 at £375 for half-board, a ticket for each opera, all transfers and a visit to the Retretti Art Centre and Heinavesi Monastery. Sovereign offers a five-night, fully inclusive package from £781, staying at the resort of Karinkki and departing on July 8, 15 or 22.

**VERONA: 64th OPERA FESTIVAL**  
Opera, ballet and a handful of concerts, all in Verona's open-air arena, with festival accommodation both in the city itself and in the nearby lakeside resorts of Sirmione, Garda and Malcesine. This year the programme includes *Andrea Chénier*, with Gabriela Benackova or Montserrat Caballé and Renato Bruson, *La Fanciulla del West*, *Aida* and *Un Ballo in Maschera*, with Dimitrova, Pavarotti and Bruson. July 4-Aug 31: Enta Lirico Arena di Verona, Piazza Bra 28, 37100 Verona, Italy (010-39 45 23520/22265/38671).

**Sovereign offers seven-night stays departing, throughout the season, from £295-£825 inclusive of transport and tickets. Heritage offers one trip (Aug 24-30), costing £1,080 for half-board, three performances, an excursion in the Veneto and a city tour. Henebery offers a holiday from July 28-Aug 3 at £330 and a tour taking in Munich from July 15-27 at £440. Pegasus has departed on July 10, 17, 27 and Aug 3 for seven-night stays costing from £355-£508, with the possibility of combining with Macerata (qv). Brompton go from Aug 13-22 at £730 for half-board and guaranteed tickets for all four operas.**

**MUNICH OPERA FESTIVAL**  
The internationally renowned opera festival in the capital of Bavaria. This year's programme has yet to be announced. July 7-31: Bayerische Staatsoper, Münchner Opernfestspiele, Postfach 745, D-8000 München (010-49 89 21851). Heritage has a trip from July 19-26 at £245 for half-board, three performances, a tour of Munich and an excursion to one of Ludwig II's castles on an island in the Chiemsee. Henebery offers a tour combined with Verona at £440 for July 15-27.

**SZOMBATHELY: 20th INTERNATIONAL BARTOK SEMINAR AND FESTIVAL**  
Specialized summer masterclasses and music camps. Primary for study purposes will be a public festival programme where students, teachers and guest artists will perform works by Bartok and other 20th century composers. Highlights this year include a visit from the excellent Budapest, a piano recital of Kurtág and Schoenberg by Zoltan Kocsis, and two gala concerts conducted by Peter Eötvös. July 10-25: Interkoncert Festivalbureau, Budapest POB 80, H-1366 Hungary (010-36 1179910).

**DUBROVNIK: 37th FESTIVAL OF MUSIC, THEATRE AND FOLKLORE**  
Yugoslavia's medieval city on the South Adriatic is closed to traffic as a *mardi gras* atmosphere takes over during its annual festival of ballet, theatre, music, folklore and street events. Yugoslav classical and contemporary theatre productions include a special feature in about 47 open air venues. Full programme is yet to be announced. July 10-Aug 25: Dubrovnik Festival, Od Sigurate 1, YU-5000 Dubrovnik (010-38 27996).

**LIJUBLJANA: 34TH INTERNATIONAL SUMMER FESTIVAL**  
In the lake district of Austria, bordering on Italy and Yugoslavia, two summer months of recitals, symphony and chamber concerts in the market town of Villach and the village of Ossiach. There will be performances of opera and oratorio in the baroque Abbey Church of Ossiach, *Lieder* recitals, and a programme of music for children. Also seminars, workshop discussions, scholarly conferences, master classes and exhibitions. End of June-end of Aug: Carinthian Summer, A-9570 Ossiach (010-43 510/512). Heritage offers a trip from Aug 5-12 at £535, which includes tickets to four performances, half-board, a visit to Klagenfurt and St Paulim-Lavalent.

**SAVONLINNA OPERA FESTIVAL**  
The festival which raised the status of opera in Finland and is attracting increasing international attention. New Finnish works take their place alongside stimulating productions of repertory operas in a setting of water, birches and castles. Aulis Salinen's *The King Goes Forth to France* returns this year with August Everding's production of *The Magic Flute* and Anders Miks's new production of *Aida*, both of them strongly cast. The main attraction, however, may well be a staged recreation of Sibelius's music for *The Tempest* (July 27-31). July-August 2: Savonlinna Opera Festival, Olavinkatu 35, SF-57130, Savonlinna (010-358 957 22 684). Brompton offers a trip from July 20-27 at £375 for half-board, a ticket for each opera, all transfers and a visit to the Retretti Art Centre and Heinavesi Monastery. Sovereign offers a five-night, fully inclusive package from £781, staying at the resort of Karinkki and departing on July 8, 15 or 22.

**CHOREGIES D'ORANGE**  
Heat, the scent of lavender, the magic of Provence, and opera in one of Provence's finest Roman theatres. This year's programme of opera, choral works and recitals has yet to be announced. Mid-July-mid-Aug: Choregies d'Orange, PB180, F-84105 Orange (010-33 90 342424).

**AIX EN-PROVENCE: FESTIVAL INTERNATIONALE D'ART LYRIQUE ET DE MUSIQUE**  
Summer in Cézanne's Provence means opera in the newly expanded theatre in the courtyard of the Archbishop's Palace, concerts in the courtyard of the Hotel de Ville, and recitals in cleaner-scented cloisters. New productions this year include *Don Giovanni*, with Gino Quilico, *Idomeneo*, with Anthony Rolfs Johnson and Diana Montague. *Campra's Tancrède* and a revival of *Ariadne auf Naxos* with Margaret Price. July-Aug: Bureau du Festival, Palais de l'ancien Archeveche, 13100 Aix-en-Provence (010-33 2337 81). Henebery offers a deal from July 19-27 costing about £310 for half-board, with tickets obtained at extra charge. Sovereign offers a package costing from £399 for five nights b&b at the attractive Hotel des Augustins, and a full programme of recitals, concerts and operas. Departures July 29, 16, 23 or 30.

**BAD ISCHL OPERETTA WEEKS**  
Since 1961 Bad Ischl in the Salzkammergut has held an operetta season, with performances in the Kurhaus of the works of Franz Lehár among others. Mid-July-end Aug: Operettenwochen Bad Ischl, Herrngasse 32, A-4820 Bad Ischl (010-43 6132 3639).

**MORBIUSCH LAKESIDE OPERETTA**  
Mörbisch's lakeside stage, on the Burgenland, Austria's border with Hungary, is the setting for performances of Johann Strauss, Lehár and Kalman, best enjoyed with the fragrant, light local wines. Mid-July-end Aug: Seespiele Mörbisch, Seebühne, A-7072 Mörbisch (010-43 2685 8232).

**ODENSE FESTIVAL: 1986**  
Hans Christian Andersen year in Denmark, and the children of Odense, his home town, will be performing his fairy-tales in the open-air theatre of the Funen village, with programmes of song and dance. July 15-Aug 10: there is also a full programme of linked events throughout Denmark. Special brochure and further information from the Danish Tourist Board, Sceptre House, 169-173 Regent Street, London W1R 8P (01-734 2637/2638).

**BATIGNANO: MUSICA NEL CASTRO**  
Adamo Ciodack's enterprising young company performs early and rare contemporary opera as night falls in the cloister of a convent. This year they plan to stage Monteverdi's *Il ritorno d'Ulisse in patria*, directed by Graham Vick and Paisiello's *Re Teodoro in Venezia*, directed by Richard Jones and conducted by David Parry. July 19-Aug 8: Santa Croce, 58041 Batignano, Comune di Grosseto (010-39 564 3809).

**MACERATA FESTIVAL**  
An entirely open-air opera festival at the Sferisterio. Set in the foothills of the Apennines, its opera performances are gaining the festival increasingly wide recognition. This year's programme includes *Cav and Pag. Il Trovatore*, and *Turandot*, with artists including Cossotto, Dimitrova, Marinucci, Obrazzova, Ricciarelli and Rawnsley. July 19-Aug 17: Arena Sferisterio, Piazza della Libertà 18, Macerata, Italy (010-39 733 49500). Sovereign offers seven-night holidays departing July 20, 27, Aug 3, 10, 17, from £275-£310, including tickets, and also has a package for numbered seats. Pegasus offers three, seven and 10-night stays, departing July 24, 31 Aug 7 from £350-£560, including tickets, and also has holidays combining Macerata with Verona (qv).

**SALZBURG FESTIVAL**  
The festival of Western Europe presents opera, oratorio, and countless concerts and recitals over six weeks and nights. Opera, of course, is its main raison d'être, with this year's bill including *Le nozze di Figaro* (Pomellé/Lévine), Penderick's *Die schwarze Maske* (Kumerl), *Carmina Burana* (Kamerl), *Capriccio*, *Die Zaire*, *Debussy's La Martyre de Saint-Sébastien*, and *Jephtha*. Recitalists include Jessye Norman, Francisco Araiza, Bernd Weikl, Peter Schreier and Christa Ludwig. July 20-Aug 31: Direktion der Salzburger Festspiele, Salzburg Festspielhaus, Salzburg, Austria (010-43 662 42541). Heritage will take one party, from July 30-Aug 6, charging £395 for half-board, five performances, air, excursion to St. Wolfgang and the lakes and mountains of the Salzkammergut. Henebery offers a trip combined with Vienna from Aug 24-Sept 6 at £468.

**BREGENZ FESTIVAL**  
A light-hearted festival, full of historical interest, between the Vorarlberg mountains and the shores of Lake Constance. As well as orchestral concerts by the Vienna Symphony orchestra under Günther Wand and Giuseppe Patane, there will be two main opera productions: a return of last year's highly successful *Magic Flute* on the floating stage, and a new production of Donizetti's *Anna Bolena*, with Maria Chiara and Francisco Araiza, in the Festspielhaus. July 22-Aug 24: Bregenzer Festspiele, Postfach 19, A-6901, Bregenz, Vorarlberg, Austria (010-43 5574 22611). Sovereign offers seven-night holidays departing on Saturdays from £335 to £535 for half-board and tickets. Heritage offers a trip from Aug 2-9, costing £610 for half-board, four performances, a full day lake steamer excursion, and trips to Feldkirch and St Gallen. Henebery has a package from Aug 4-12 at £335, and Brompton offers a holiday from July 25-Aug 2 at £540 for b&b, tickets for the two operas and for one orchestral concert.

**BAYREUTH-RICHARD WAGNER FESTIVAL**  
Wagner pilgrims may be disappointed by the absence of any new productions this year, but the festival offers *Parsifal*, conducted by Barenboim; Wolfgang Wagner's production of

*Tannhäuser* (Sinopoli); and Peter Hall's *Ring*. July 25-Aug 28: Postfach 2320, Bayreuth D-8580, West Germany (010-49 921 20221). Heritage offers one tour, taking in the entire programme of operas, from Aug 4-14: £1,300 includes accommodation, tickets for all performances and two morning and one full day excursions. Henebery goes from Aug 14-21, charging £360 for guesthouse accommodation. Reservation of tickets not included in the price. Sovereign offers a trip departing Aug 19 with bookings for the *Third Ring Cycle*, and costing from £344 excluding tickets.

**BRUGES: 23rd EARLY MUSIC FESTIVAL OF FLANDERS**  
The theme this year is "From Baroque to Classic", starting with a harpsichord and fortepiano week (July 25-Aug 2), and taking in the eighth International Harpsichord Competition and the second Mozart Fortepiano Competition. From July 26 to Aug 9, the emphasis will be on "From Bach to Beethoven", with eight lunchtime concerts and 15 evening events featuring the Hancor Band and Richard Burnett's Finchocks Collection among a full programme of international performers, lecturers, classes and exhibitions. July 26-Aug 8: Tourist Office, Am Markt 7, B-8000 Bruges (010-50 330711).

**MONTEPULCIANO CANTIERE INTERNAZIONALE D'ARTE**  
One of Italy's liveliest, most youthful and carefree festivals, founded by Hans Werner Henze to provide workshops and platforms for young musicians and composers. Good accommodation and the opportunity to eat and drink with festival participants in a busy, informal atmosphere. Concerts, drama, opera and ballet, including Maxwell Davies's children's opera *Cherubs*. Full programme to be announced. July 26-Aug 16: c/o Comune di Montepulciano, Siena, Italy (010-39 578 757089).

## AUGUST

**PESARO-ROSSINI OPERA FESTIVAL**  
It attracts Rossini fans like bears to a honey jar: this year boasts the first ever production of *Bianca e Faliero*, with Marilyn Horne, as well as productions of *Il Conte Ory* and *Turandot*, with supporting seminars. August-September: Comune di Pesaro, Via Rossini 37, (010-39 721 67041). Sovereign departures on July 13, 20, 27 and Sept 12. Accommodation at the Hotel des Bains, near the beach.

**HELSINKI FESTIVAL**  
Chamber music, jazz and light music in the Kallio Park are some of the features of Finland's most wide-ranging summer festival. This year's theme is the culture of Mediterranean countries, with programmes of orchestral music, exhibitions, ballet, theatre and opera. Aug 21-Sept 7: Unionkatu 28, SF-00100 Helsinki (010-358 90 659 868).

**25TH STRESSA INTERNATIONAL FESTIVAL**  
The venues are half the attraction: Lake Maggiore is the backdrop to performances in the church of St Ambrogio, the Tapestry Hall of the Palazzo Borromeo, Isola Bella, and the Loggia del Casinero Isola Madre. This year there are three symphonic concerts, 12 chamber concerts and recitals, and four recitals from young international competition winners. Aug 25-Sept 20: Settimana Musicale di Stresa, Via R.

Bought 4, 28049 Stresa, Lago Maggiore, Italy (010-39 3331055).

## SEPTEMBER

**WARSAW: 25TH INTERNATIONAL AUTUMN FESTIVAL OF CONTEMPORARY MUSIC**  
Composers and performers from a wide variety of countries meet to make music ranging from classical to the avant-garde and experimental. This year's programme to be announced. Sept 15-25: The Central Office of Polish Composers Association, Rynek Starego Miasta 27, PL-00272 Warsaw (010-48 31 0607).

**22ND BRATISLAVA MUSIC FESTIVAL**  
Full details have yet to be announced of the most original and entertaining of Slovak festivals. Cadok is organizing a one-week package which includes three days in Prague and tickets to festival concerts as well as tours of the city. Prices from £22 (010-421 1718). Cadok, Bond Street, London W1X 4RB (01-629 6058). Sept 24-Oct 10: Palacko 2, CS-81601 Bratislava (010-38 331064). Brompton offers seven nights departing Sept 21, including festival tickets and a visit to Prague.

**GRAZ: STYRIAN AUTUMN FESTIVAL**  
A lively and enterprising festival with a strong, sometimes controversial emphasis on the *avant-garde*. Its full and varied programme includes first performances of opera, music and drama, the literary symposium *Forum Stadtpark*, jazz and ballet festivals, film shows and exhibitions. End Sept-beg Nov: Steirischer Herbst, Palais Attems, Sackstrasse 17, A-8010 Graz (010-43 316 73007).

## OCTOBER

**BARCELONA: 23RD INTERNATIONAL MUSIC FESTIVAL**  
Programmes of Catalan music and *El Festival als Barris* - popular concerts in various neighbouring districts. The definitive programme appears in May. Oct 1-31: Amadeu Vives 3, Barcelona 3 (010-34 517 9528).

**WEXFORD FESTIVAL**  
Eire's "Weiss Fjord" runs parallel to the railway, and the railway runs parallel to the main street and its characterful and idiosyncratic festival of opera. The line-up of rarities this year is Rossini's melodrama *Tancrède*, Thomas's lyric opera *Mignon*, and Humpstead's *Maytime*. *Die Kossacker*. Oct 22-Nov 2: Theatre Royal, High Street, Wexford, Eire (010-353 53 2240). Sovereign offers four-night and seven-night stays. Prices from £364-£447 (unlimited mileage), accommodation and tickets. Brompton charges from £329-£379 for b&b and a ticket for each opera during the period Oct 24-28.

## NOVEMBER

**BYELORUSSIAN MUSICAL AUTUMN (MINSK)**  
A festival of village rites, celebrating harvest and the end of summer. Programme, to be announced, includes performances by the State Folk Orchestra and Dance Ensemble, classical ballet and opera in Mirsk's own Bolshoi. Nov 20-30: Intourist, 282 Regent Street, London W1R 6QL (01-580 1221) or 71 Deansway, Manchester M3 2SN (061-634-0229).

### Picking your package

**FESTIVAL PACKAGERS**  
G W Henebery, Karel, Isip, Oxford OX5 2SU (08675-6341). Specialists in planned and tailor-made tours at reasonable prices. Prices quoted are exclusive of tickets in most cases.

Heritage Travel, 21 Dorset Square, London NW1 6QG (01-730 9841). Upmarket packages with the services of an expert tour guide and the emphasis on cultural sightseeing. First-class hotel accommodation at appropriate prices.

Pegasus/Lyrica Travel, 9 Burgess Road, Sutton, Surrey SM1 1RW (01-643 9077). Specialists for opera in Italy, round the year as well as in the festival season. This year a four-centre summer opera tour on offer.

Brompton Travel, 206 Walton Street, London SW3 2JP (01-584 6143). Medium range packages, with a good deal of choice.

Sovereign Holidays/British Airways, West London Air Terminal, Cromwell Road, London SW7 (01-897 4050). An exceptionally wide variety of packages and dates for many festivals, with new additions each year.

France has too many festivals to represent adequately here. Write to the French Tourist Office, 178 Piccadilly, London W1, or to Les Editions du Sorbier, 51 Rue Barrault, 75013 Paris (01-33 45 698885) for a booklet, *La France des Festivals et des Expositions*.

Hungary: Ticket booking and travel arrangements can be made most efficiently through the Danube Travel Agency, 6 Conduit Street, London W1 (01-493 0282).

Spain: Packages can be tailor-made for individuals or groups at Alarcón, 174 Piccadilly Street, London WC2 (01-240 2888).

Yugoslavia: Tailor-made itineraries from Pan-Achetic Travel, 49 Conduit Street, London W1 (01-439 1919). The Yugoslav National Tourist Office will provide information but not deal, with bookings: 143 Regent Street, London W1R 8AE (01-734 5243/8714).

**NEXT WEEK: Your guide to British festivals**



FINANCE AND INDUSTRY

Anger as traded options market fails to open

By Lawrence Lever

The credibility of the London Traded Options Market suffered a serious setback yesterday when it remained closed all day, making it the third time dealings have been disrupted in the last month.

Systems failure of the Traded Options Market, except for Currency Options, will not open on Friday 14th March. Sources inside the Exchange said that they expected the market to open for business on Monday.

Dealing on the Traded Options Market was disrupted on February 20 and 25 when the opening of business was delayed for 15 minutes and 2 1/2 hours respectively because of overnight queries on matched bargains.

Brokers and fund managers wanted a full explanation from the Stock Exchange which would reassure investors that the situation would not happen again.

Judicial reviews have become the flavour of the month. As Alex Fletcher, a former junior minister at the Department of Trade and Industry and now a highly valued consultant to James Gulliver and the Argyll Group, said on Thursday: "The courts are there to clarify the law and to rule on the actions of government. I find this acceptable, providing the course of the judgment is agreeable to me."

Wearing his Argyll bonnet, and bearing in mind the Court of Appeal's refusal to grant leave to appeal to the House of Lords, Mr. Fletcher will regard the review procedure as unacceptable. The court yesterday decided that it would not disturb Mr. Justice Macpherson's ruling in the High Court on March 6 that the chairman of the Monopolies and Mergers Commission, Sir Godfrey Le Quesne, was correct in accepting Guinness's argument that its first bid for Distillers had been abandoned.

Had Argyll succeeded, the reference to the MMC of Guinness's bid for Distillers would have applied to the second offer also. Had the reference been made to stand, given the time needed for an MMC investigation and the financial implications of delay for the two rival bidders and for Distillers' shareholders, Guinness would have had no realistic option but to withdraw from the field, leaving Argyll certain of victory.

The spotlight now switches dramatically to Sir Gordon Borrie, Director-General of Fair Trading, who sat impassively through yesterday's Court of Appeal judgement. His is the next move: to recommend to the Department of Trade whether the second Guinness bid for Distillers should, or should not, be referred, like the first, to the Monopolies Commission. Had the appellate judges yesterday decided in Argyll's favour, Guinness might have sought leave to appeal to the House of Lords but it too would presumably have been turned down. In any event their Lordships would not have got round to the business before June - much too late to have a practical bearing on the fate of Distillers. But the heat would have been off the Office of Fair Trading.

STOCK MARKET FT 30 Share 1380.7 (+10.1) FT-SE 100 1624.4 (+7.7) USM (Datastream) 218.64 (+0.37) THE POUND US dollar 1.4675 (+0.0065) W German mark 3.3166 (-0.0371) Trade-weighted 74.3 (-0.3)

Stockley in talks

Stockley and Stock Conversion, the property companies, held talks yesterday which could result in a merger.

Board changes at Sainsbury

A director of Sainsbury, the supermarket chain, is resigning, a rare occurrence. Mr Peter Davies, 44, who has been responsible for buying and marketing policies since 1979, is to become deputy chief executive of Reed International, the publishing group.

Suter soars

Suter, the engineering and distribution group, made pre-tax profits of £9.54 million in 1985, up from £4.14 million in 1984. Turnover increased from £47.3 million to £110 million.

IMI support

Martonair, the pneumatic equipment company, is backing an improved £81 million takeover bid from its rival, IMI, which has increased the value of the cash alternative by 19 per cent to 590p a share.

Stake raised

Hillsdown Holdings, the food group, has bought another 2.5 million shares in S & W Berisford, the commodity company, lifting its stake to 0.39 per cent.

Steel up

Steel production in Britain averaged 310,500 tonnes a week in February, 12.4 per cent higher than in January and 3.5 per cent more than in February 1985. Output in the first two months of 1986 averaged 291,400 tonnes a week, 5.7 per cent above the corresponding period of 1985.

Offer success

Acceptances by Charterhouse Petroleum shareholders for Petrofina's offer have been received for 97.23 per cent of the shares. The offer will close on March 28, and Petrofina intends to acquire compulsorily the outstanding Charterhouse shares.

Boom warning

The Italian treasury minister, Signor Giovanni Coria, said in Milan that Italian share prices were rising too quickly.

Swiss quotes

Hanscom Trust's ordinary shares are to be listed on the Zurich, Basle and Geneva stock exchanges.

Working wives 'face tax threat'

By David Smith Economics Correspondent

The proposed system of transferable allowances for married couples, due to be outlined by Mr Nigel Lawson, the Chancellor, during next Tuesday's Budget speech, is "severely flawed", according to a report from the Institute for Fiscal Studies published today.

Under the system - not to be introduced until nearer the end of the decade - every individual will be allocated a single allowance for earned or unearned income.

Should the allowance not be used, as in the case of non-working married women, it can be transferred to the spouse.

The IFS says transferable allowances will hit married couples where both partners are working.

At present, such couples get the equivalent of 2.6 single allowances - the married man's allowance plus the wife's earned income allowance. Under the new system they would get only two allowances, losing £375 a year at 1985-86 levels.

To prevent this loss, the IFS says, the Government will probably be forced to raise the single allowance by about 30 per cent, at a cost of more than £4 billion.

Under the proposed new system, wives will start paying tax as soon as they begin to work, except in the small minority of cases where the husband does not earn enough to use both allowances fully.

The IFS calculates that 200,000 working married women could quit the labour force as a result of this.

These disadvantages have to be set against the two minor advantages of abolishing explicit sex discrimination in the tax system and treating spouses with equal incomes identically.

A far better approach, says the IFS, is to abolish the married man's allowance without introducing transferable allowances. There would be no disincentive for married women who want to work, and the tax resources released could be targeted to those who need it, most notably married couples with children, through a big increase in child benefits.

Argyll loses fight to block Guinness bid

By Cliff Feltham

The Argyll supermarket group yesterday failed to block a rival bid by Guinness in the bitter £2,000 million plus tug-of-war for control of the giant Distillers drinks business.

Argyll had protested that the Monopolies Commission was wrong to lay aside an investigation into a previous Guinness bid once a new offer was made.

But three Appeal Court judges, led by Sir John Donaldson, Master of the Rolls, dismissed an appeal by Argyll against a High Court decision last week that the court had no power to interfere with the Guinness bid.

Argyll, the Presto supermarket chain, was ordered to pay the costs of the appeal and refused leave to appeal to the House of Lords. But the company is considering whether to petition the Lords direct.

Argyll has claimed that although Guinness dropped its first bid, thus stopping the Monopolies Commission inquiry, it immediately bid again on new terms.

The new bid from Guinness, which at £2.4 billion is higher than the Argyll offer, has still to await a decision from the Office of Fair Trading. To overcome another possible reference it has agreed to sell off some Distillers brands to reduce the combined group's share of the whisky market to 25 per cent.

Argyll has built up a 13.8 per cent stake in Distillers compared with a Guinness holding of 10.5 per cent. Sir John said yesterday that Argyll was minority shareholder in Distillers and aspired to become sole or at least majority shareholder. He added: "Their interest may not represent a pure and benign passion to see that public law is rightly administered, but that could be said of most applicants for judicial review. Indeed, if it were the case that that was their only real interest, they would risk being branded as high-minded busybodies, which they are not either adjectivally or substantively."

The battle for Distillers - which has involved allegations of "dirty tricks" - had a further sequel yesterday when Guinness issued writs against Argyll chairman Sir James Gulliver and his financial advisers claiming damages for defamation arising out of an intense advertising campaign. Sir David Napley, the Distillers solicitor, said: "Enough is enough. You have to call a halt sometimes." Last night, Mr Rupert Faure-Walker, representing Argyll's merchant bankers, said they were disappointed at the outcome and had not reached a decision on whether to petition to the House of Lords direct.

He said: "We obviously need to make a decision quickly but we are also aware that we want to get this bid wrapped up as quickly as possible. We still feel most firmly that the Guinness offer should be referred to the Monopolies Commission."

Yamani to go 'rumour hits oil'

By David Young Energy Correspondent

Sheikh Ahmed Zaki Yamani, the Saudi oil minister who was again at the centre of resignation rumours yesterday, will chair a meeting in Geneva today called to monitor oil output from the 13 members of the Organization of Petroleum Exporting Countries.

Although quickly denied, the rumour briefly sent oil prices for next month back towards the \$13 a barrel mark.

The Saudi oil minister will chair a meeting of the Opec ministerial committee formed 15 months ago to oversee Opec production quotas.

Opec's market monitoring committee will also meet today to draw up recommendations on how Opec can win a larger share of the dwindling world oil market.

Both groups will submit reports to the full ministerial meeting, also in Geneva, which is due to start deliberations tomorrow in an effort to restore stability to the oil market.

However, there are signs that internal differences over how the problems should be tackled will again prevent Opec from presenting a united front.

At present those who want to retain market share at any cost appear to be in the majority, but there are signs that the Opec members such as Indonesia, Venezuela and Nigeria will argue forcefully for a return to strict output quotas.

Rodanco wins control

By Judith Hantley, Commercial Property Correspondent

Rodanco yesterday gained control of Haslemere Estates after it raised its cash offer for the company to 640p a share, valuing it at £190.9 million.

Rodanco NV, acting in concert with Rodanco Property, both part of Robeco, the Dutch investment management fund, now owns 55.5 per cent of Haslemere.

It increased its holding by buying shares in the market at the new offer price. It also owns 52.4 per cent of the convertible loan stock.

Mr David Pickford, the chairman of Haslemere, is telling his remaining shareholders not to sell their shares. The company says the true net asset value of Haslemere will be 761p a share because of a rise in the value of new developments and rental income.

Haslemere announced a net asset value of 728p per share in a defensive revaluation of the portfolio only last week.

Surprise choice by Reagan for World Bank post

By Bailey Morris

Mr Barber Conable, the surprise choice of the Reagan Administration to head the World Bank, is a moderate Republican with broad political experience who will work closely with the US Treasury in shaping the bank's expanded role.

His nomination as president - an appointment made traditionally by America as the bank's biggest financial supporter - marks the end of a long and frustrating search for a successor to Mr A.W. (Tom) Clausen.

After three nominees had turned down the job, Mr Conable's name was brought forward as a compromise. He was the closely guarded second choice of Mr James Baker, the Treasury Secretary.

His appointment is a victory for Mr Baker, who faced down the White House and a strong Senate-led conservative campaign to name his own man to a post which is critical for the "Baker initiative" to resolve the next stage of the debt crisis.

Officials said yesterday that Mr Conable's appointment meant that the US Treasury, more so than in recent history, will assume a much broader role in running the bank.

Indeed, high-level Administration officials joined in a last-minute campaign to defeat Mr Donald Regan, the White House chief of staff, in naming a new president. Mr Regan's nominee was Mr William Middendorf, a conservative who is the US ambassador to the European Community.

The "draft Conable campaign" was spearheaded by Mr Baker with the strong support of Mr George Bush, the vice-president, and Mr George Shultz, Secretary of State.

Although Mr Conable has little international experience and is not well known outside the US, he is highly regarded in political circles for his performance on the powerful House Ways and Means Committee where he shaped US tax policy over 20 years, rising to the top minority position before his retirement in 1984.

European bankers said yesterday that they regarded his political experience as a strong plus in dealing with Congress over resources for the bank and in convincing leaders from other donor nations to support an expanded role for the bank.

One of Mr Conable's key tasks will be to convince Congress to approve the US share of a new capital increase for the bank during a period of strapped resources.

But the US strategy, according to high-level treasury sources, is to delay asking for a capital increase until after the US mid-term elections in November when all House members and 22 senators are up for re-election.

The more immediate task will be to define and carry out the enhanced role of the bank in making large structural loans with strict conditions to resolve the debt crisis.

In addition, Mr Conable must exert authority over warring factions within the bank. Almost immediately he will be presented with the choice of whether to retain Mr Larry Stern, the senior official who has been all but the usual head of the bank under Mr Clausen, whose term expires in June, officials said.

Our fund management plus the best of the rest.

The newly formed Oppenheimer Unit Trust Portfolio Management Service will appeal to those investors with £10,000 or more who seek capital appreciation from a portfolio of unit trusts invested around the world. The advantages of this service for professional advisers include:-

ACTIVE AND INVOLVED MANAGEMENT by the team which in 1985 produced "excellent overall performance" - including the No.1 Unit Trust.

MARKET INTELLIGENCE: its our business to know our competitors and we will use this knowledge to select funds from over 120 other groups to make up at least half of the portfolio.

BETTER PROTECTION IN BEAR MARKETS with the ability to go totally into cash - currently not possible with a unit trust.

ONE POINT OF CONTACT providing simplified administration and regular valuations.

To find out how the Oppenheimer Unit Trust Portfolio Management Service can benefit you and your clients call Graham Hunter on 01-236 2558/2559/2550. Or write to him at 66 Cannon Street, London EC4.

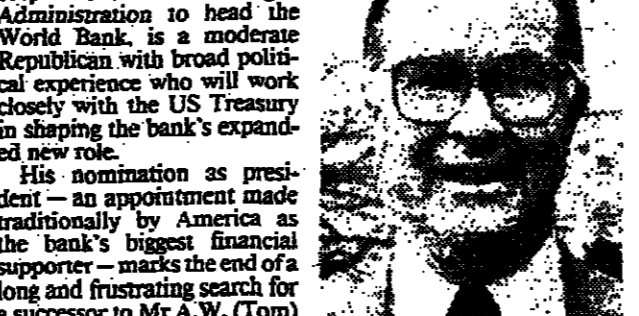
Oppenheimer

A MEMBER COMPANY OF THE MERCHANTS HOUSE GROUP INTERNATIONAL FINANCIAL SERVICES

MARKET SUMMARY

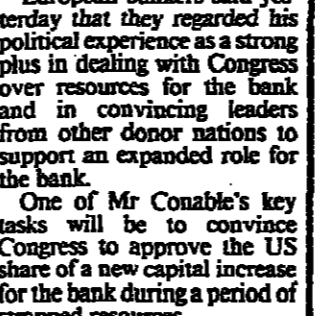
Table with columns for STOCK MARKETS, MAIN PRICE CHANGES, CURRENCIES, and INTEREST RATES. Includes data for FT 30 Share, FT-SE 100, USM, and various international markets.

Barber Conable victory for James Baker



Barber Conable victory for James Baker. Mr Barber Conable, the surprise choice of the Reagan Administration to head the World Bank, is a moderate Republican with broad political experience who will work closely with the US Treasury in shaping the bank's expanded role.

Sheikh Yamani: resignation rumour denied



Sheikh Ahmed Zaki Yamani, the Saudi oil minister who was again at the centre of resignation rumours yesterday, will chair a meeting in Geneva today called to monitor oil output from the 13 members of the Organization of Petroleum Exporting Countries.

Vertical text on the right edge of the page: on low from journ p head ends, which cent sday, 148p, sher, lp in a at ting Coats over were pures : 11p eck's the Gold right offer seem rther light- iver- liting nts, and oth- 40p ited Mr cen icro and Asury

THE TIMES Portfolio

From your portfolio card check your eight share price movements. Add them up to give you your overall total. Check this against the daily dividend figure published on this page. If it matches you have won outright or a share of the total daily prize money stated. If you are a winner follow the claim procedure on the back of your card. You must always have your card available when claiming.

Table with columns: No., Company, 1985 High, 1985 Low, Company, Price, Change, % P/E. Includes sections for INDUSTRIALS A-D, INDUSTRIALS L-R, INDUSTRIALS S-Z, BUILDING AND ROADS, FINANCE AND LAND, FOODS, WITNESS AND CATERERS, INDUSTRIALS A-D, CINEMAS AND TV, DRAPERY AND STORES, ELECTRICALS.

Weekly Dividend table with columns: MON, TUE, WED, THU, FRI, SAT, Weekly Total.

BRITISH FUNDS table with columns: 1985/86 High, Low, Stock, Price, Change, % P/E.

SHORTS (Under Five Years) table with columns: No., 1985 High, 1985 Low, Company, Price, Change, % P/E.

FIVE TO FIFTEEN YEARS table with columns: No., 1985 High, 1985 Low, Company, Price, Change, % P/E.

OVER FIFTEEN YEARS table with columns: No., 1985 High, 1985 Low, Company, Price, Change, % P/E.

UNDATED table with columns: No., 1985 High, 1985 Low, Company, Price, Change, % P/E.

INDEX-LINKED table with columns: No., 1985 High, 1985 Low, Company, Price, Change, % P/E.

BANKS DISCOUNT HP table with columns: No., 1985 High, 1985 Low, Company, Price, Change, % P/E.

STOCK EXCHANGE PRICES

Hectic trading

ACCOUNT DAYS: Dealings began March 10. Dealings end March 27. Contango day April 1. Settlement day, April 7. \$Forward bargains are permitted on two previous business days.

Main stock exchange price table with columns: 1985 High, 1985 Low, Company, Price, Change, % P/E. Includes sections for BREWERIES, INSURANCE, LEISURE, MINING, MOTORS AND AIRCRAFT, NEWSPAPERS AND PUBLISHERS, OIL, TOBACCO.

Portfolio WEEKLY DIVIDEND £2,000 CLAIMS REQUIRED FOR +39 POINTS. DAILY DIVIDEND £2,000 CLAIMS REQUIRED FOR +189 POINTS. CLAIMANTS SHOULD RING 0254-53272.

Overseas Traders, Paper, Printing, Advertisers, Property, Shipping, Shoes and Leather, Textiles, Tobacco. Table with columns: No., 1985 High, 1985 Low, Company, Price, Change, % P/E.





## Air chief warns of new crisis

By Michael Bailey  
Transport Editor

World airlines could be heading for another financial crisis after only two years in profit, Mr Norman Geary, head of the successful Air New Zealand group, said yesterday. After a \$500 million (£341 million) surplus last year, International Air Transport Association airlines look like making only \$100 million the price of one Boeing 747 - this year, Mr Geary told the Royal Aeronautical Society in London. And a number of serious problems are hanging over the industry from next year. Mr Geary gave a warning that more airlines were facing failure soon.

## Bookings rise 10% for holidays in England

By Derek Harris, Industrial Editor

More Britons are planning holidays in England this year according to a survey from the English Tourist Board. Bookings at some resorts are reported to be up by 10 per cent or more compared with this time last year. With the ending of the February cold snap most English resorts say they expect bookings to pick up and put business at least on a par with last year which, despite rainy periods, is claimed to have been "exceptionally good" for domestic tourism, according to the ETB. Domestic spending in tourism was up between 6 and 7 per cent last year with an increase especially in the later part of the year.

Ladbroke Holidays reported bookings up 12 per cent, while at Wallace Arnold they were up 10 per cent, the survey showed. Blakes, which specializes in self-catering holidays, reported "excellent" pre-Christmas bookings. A number of resorts reported a bigger demand for brochures, among them Scarborough, Southport (10 per cent up), Brighton, Hastings and Blackpool. The survey results were announced at an awards ceremony for Bridlington and Torbay, winners of an ETB competition for the best ideas to develop resorts.

The competition had prompted fresh ideas in the £2,000 million-a-year resort industry, said Mr David Trippier, minister for tourism at the Department of Employment. Mr Duncan Black, the ETB chairman, said English resorts were in competition with overseas destinations offering purpose-built accommodation and guaranteed sunshine. He added: "Improvements in resorts will only come about through local will and enthusiasm. Resorts must invest in new facilities and break into growth markets such as visitors from overseas, short holidays and business tourism."

### COMPANY NEWS

**GENERAL MINING UNION CORPORATION:** A final dividend of 140 cents is being paid on April 17, making a total of 195 cents a share (190 cents) for 1985. Turnover R5,069 million (£1,748 million), against R4,414.9 million (£1,671 million). Pretax profit R485.2 million (£167 million), compared with R412.3 million. The board expects that 1986's earnings will at least equal 1985.

**CLIFLUS PACIFIC:** Terms of a new option agreement with option holders outside North America in the recent rights issue. Option holders will be able to acquire one partly-paid A\$2 share for every four options held at 5 cents a share. The options are due to expire in June and, by law, cannot be extended or altered.

The board of Ace Belmont International has reported that the preparation of audited accounts for the year to August 31 was delayed pending the resolution of the accounts treatment of changes to the company's management structure. The board expects that audited consolidated accounts will be available during May.

**ADELAIDE STEAMSHIP:** Interim dividend 16 cents (14). Half-time net profit Aus \$55.68 million (about £27 million), against Aus \$26.97 million. Turnover Aus \$177.87 million (Aus \$120.61 million). One-for-four scrip issue proposed.

**HENRY ANSBACHER HOLDINGS:** No dividend; as forecast. Nine months to Dec. 31, 1985, compared with the previous 12 months. Pretax profit £2.74 million (loss, £13.09 million). Dividend earnings per share 1.9p (loss, 42.1p).

**VITATRON:** Medtronic's cash offer is now unconditional. It has been accepted for 84.9 per cent of the issued capital and 58.7 per cent of the fully-diluted capital.

**PARK HALL LEISURE:** Granada Group now owns or has received acceptances for 8.93 million ordinary shares (99.2 per cent) and intends to acquire compulsorily the remainder.

**BUSINESS COMPUTER SYSTEMS:** Electronic Data Processing's offer has been accepted for 5.56 million ordinary shares (94.8 per cent), has been declared unconditional and will remain open until further notice.

**CAMELLIA INVESTMENTS:** Final dividend 7p, making 12p (10p) for 1985. Net turnover £1.95 million (£1.75 million). Profit before tax £894.47 (£508,666). Earnings per share before extraordinary items, 25.33p (18.58p) and after, 69.73p (15.76p).

**WFP:** Further undertakings to accept Promotions House's offer have been received from significant institutional shareholders. The number of shares irrevocably committed to accept has now more than doubled, from 3.6 million to 7.41 million (about 29 per cent).

**FREDERICK COOPER:** The company has completed the disposal of the principal assets of its offshoot, Cooper Horsehoe Nail, for £1.5 million. The purchaser has also acquired, at valuation, the finished stock of horsehoe nails held by CHN's US distributor, CHN Inc.

**DUNTON GROUP:** Interim dividend 0.16p (nil). Turnover for the six months to Nov. 30, 1985, £1.28 million (£539,613). Pretax profit £172,130 (£71,449). Earnings per share 1.05p (0.52p).

**ESSELTE:** Results for 1985. Dividend 12.5 Swedish krona (12 krona). Sales 0,222 million krona (about £960 million), against 8,713 million krona. Income before appropriations and tax, 694 million krona (620 million krona).

**SINTRON:** Dividend for 1985 2.2p (nil). Turnover £14.82 million (£10.08 million). Pretax profit £1.25 million (£953,000). Earnings per share 8.9p (7.0p).

**GOODMAN BROTHERS:** Turnover for the half-year to Oct. 31, 1985, £5.22 million (£6.03 million). Loss on ordinary activities £153,000 (profit, £25,000). No tax (same). Extraordinary debit, £227,000 (nil). Loss per share 1.5p (earnings 0.25p).

**BRITISH ASSETS TRUST:** A first quarterly dividend of 0.475p (0.425p) is being paid on May 6. This indicates a rate for the year to Sept. 30 next of 1.9p a share (1.775p, adjusted).

**BBA GROUP:** The final dividend is 1.16p (0.9p), making 2p (1.74p) for 1985, payable on July 7. With figures in £000, comparison adjusted sales were 229,513 (176,110), gross profit was 63,547 (47,341), trading profit was 13,477 (6,402), after distribution costs were 31,303 (25,571) and administration expenses were 18,767 (15,368).

**JAMES CREAM:** The business of the subsidiary, Tennant & Ruttle, has doubled. Parkdale Holdings is to sell the freehold interest in 19 Wellington Street, Leeds, to the city council for £242,400 cash. This property was acquired in July, 1983, for £200,000. It was refurbished and is included in Parkdale's balance sheet for the year ending April 30, 1985, at £775,000. About £487,000 has been spent on it.

bled in volume terms during the last five years and is expected to show further substantial growth in the foreseeable future.

**PHILLIPS ELECTRONICS:** The company, subject to contract plans to sell its Lightcote factory to the management consortium, headed by Mr David Rose and Mr Derek Clee.

**DEREK CROUCH:** The chairman, Mr Derek Crouch, in his annual review, says it is expected that the improved results from American operations with the gradual emergence of the construction development division will continue to supplement core British mining activities.

**BRIDPORT-GUNDRY:** The results for the six months to January 31 are

as follows, with the interim dividend at 1.65p (1.45p). The figures are in £000. Turnover was 16,964 (13,920), profit before tax was 924 (646) tax - British and overseas was 336 (246), minority interests, debt was 22 (30)

**TYNE TEES TELEVISION HOLDINGS:** The figures are for the 15 months December 31. The final dividend was 10.125p (9.75p), making 13.125p after taking into account the extended period (10.5p). The figures are in £000: Turnover was 60,529 (46,010), pretax profit was 3,188 (2,604)

**DARIEN OIL TRUST:** The results for the year to December 31 are as follows with the dividend at 62.5p (0.325p). The figures are in £000 investment income was 194 (272) and interest receivable was 79 (28).

**COSTAIN GROUP:** Two subsidiaries, Land and Marine Engineering and Safe Offshore of Gothenburg, are each taking a 50 per cent share in a new company, Safe Offshore.

**PLASTIC CONSTRUCTION:** The chairman's statement with the annual report says that the company was experiencing good demand for all services. This trend continues subject only to the usual pre-Budget uncertainties.

**BOLTON TEXTILE MILL:** With figures in £000, group turnover was 5,100 (7,400) for the half year ended October 31, 1985. Net profit before tax was 8 (98).

### Correction

United Computer and Technology Holdings is advising shareholders to accept the offer by Park Place in preference to the one by Harvard Securities. Park Place's offer is worth 135p a share, compared with a market price of about 128p and the Harvard cash alternative of 110p.

# Why wait for the channel tunnel?

Invest now with Perpetual.

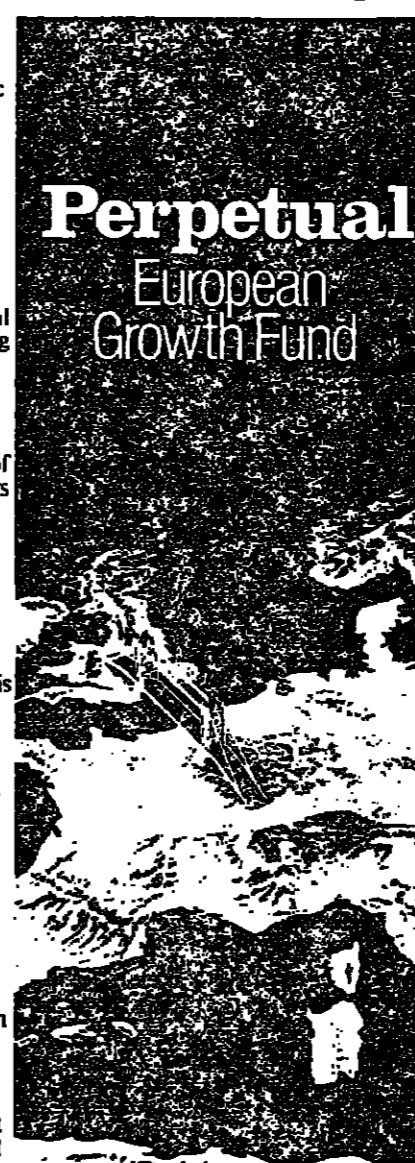
### Unprecedented Growth

Growth in the size of continental European stock markets has been dramatic over recent years and yet the largest, West Germany, for example, has a stock market that is around half the size of that of the United Kingdom while its economy is nearly twice as large. However, increasing international and domestic interest, continuing recovery from the recessionary environment of the early 80's, and the re-rating of shares in some of Europe's successful multi-national companies, combine to suggest an exciting future for European stock markets.

**UK and Continental Europe**  
The European Growth Fund will invest in the 2,400 plus public companies quoted on the U.K. stock market as well as those of continental Europe, providing the Managers with an 80% wider investment range over purely continental European companies. The objective of the Fund is maximum capital growth and initially the Managers anticipate investing the portfolio as follows:-

- West Germany 25%**  
Economic optimism abounds, inflation is a low 1.8% and tax cuts expected this year should boost consumer expenditure.
- United Kingdom 31%**  
Low inflation, together with double digit gains projected for corporate profits and dividends, combine to create many excellent investment opportunities.
- France 20%**  
Against a background of encouraging economic indicators, shares continue to provide prospects for growth.
- Switzerland 4%**  
Business confidence is running high with inflation declining and capacity utilisation averaging 86%.
- Italy 7%**  
The Italian stock market, although modest in size, is growing following strong demand from Italian mutual funds set up in 1983.
- Netherlands 5%**  
Low inflation and increases in domestic consumption and exports should boost share prices.
- Other European Markets 8%**  
Stock markets may include those of Spain, Belgium, Sweden, Norway, Denmark and Austria.

Europe is experiencing a new economic era of steady low inflationary growth which we believe will provide investors with consistent and rewarding investment results.



**Perpetual in Europe**  
Perpetual has been investing successfully in European shares for some years through international unit trusts. The International Growth Fund, (£80 million) as an example, is the U.K.'s top unit trust for capital growth since its launch in September 1974 with an increase in the offer price of units of 2,200% as at 31st December 1985. Since 1982 up to 30% of the portfolio has been invested in continental European stock markets, while, during the last five years, the U.K. exposure has been as high as 69%.

### Unit Trust Managers of the year\*

In the eleven years since launching the Group's first unit trust in the United Kingdom, Perpetual has earned an enviable reputation for consistent investment success.

**Perpetual's top performer**  
... Perpetual take The Observer's 1985 Unit Trust Managers of the Year award. A richly deserved award. Its investment team - Chairman Martin Arbib, Bob Verbury, Scott McGivern and Martin Rowh - has been producing performance plans well for many years.

**Unit Trust Managers of the year**  
... Over the year every single Perpetual Fund has moved into the black. Over the last 12 months, the Perpetual Funds have produced an average weighted performance of 27.7 per cent.

**Special post launch offer**  
Act now!

Full details of this new Fund are set out in the Prospectus, which can be obtained by posting the coupon below to the Managers. By sending for details immediately, you could benefit from an advantageous special offer - we will provide full details with the Prospectus.

Please send me a copy of the Perpetual European Growth Fund Prospectus. You can also invest in this Fund through the Monthly Savings Plan from £20 per month. For details please tick

To: Perpetual Group, 48 Hart Street, Henley-on-Thames, Oxon RG9 2AZ. Tel: Henley-on-Thames (0491) 576868.

SURNAME: \_\_\_\_\_  
FIRST NAMES: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
POSTCODE: \_\_\_\_\_  
SIGNATURE/S: \_\_\_\_\_



## THE NEW STAR PERFORMANCE ACCOUNT FROM GATEWAY

# 9.80%

NET P.A.

With the new Gateway Star 60 Account, your money earns extra high interest but never gets hopelessly tied up. A minimum investment of £500 earns a healthy 9.8% net p.a. basic rate income tax paid (equal to 14% gross to basic rate income tax payers). With 60 days' written notice of withdrawal there is no loss of interest whatsoever. You can withdraw your money, however, on demand. Should you need some of your investment straight away, you only lose 60 days' interest on the part you take out. Put your money in Star 60, the new Star performance account from Gateway.

# STAR 60 ACCOUNT

**GATEWAY BUILDING SOCIETY**  
SAVING MADE SIMPLE

The rate shown is net of liability to basic rate income tax and may vary. Gateway Building Society, Durrington Lane, Worthing, West Sussex BN13 2QH. Assets over £1,500 million. Reserves over £67 million. Turfex Status. Member of the Building Societies Association & Investors' Protection Scheme.

# Cloud Cuckooland



It's where most people expect to retire.

Are you suffering from the great pension delusion? Do you make regular contributions into a pension plan, on the understanding that you will receive a small fortune when you retire? It is depressing, but true, that many people are persuaded to start their own pension plans on the promise of huge rewards in the future. Vanbrugh regard these 'projections' as misleading since they invariably take no account of inflation, which on past evidence will be dramatic over the ten, twenty or thirty years between now and your retirement.

Finance and fantasy do not go well together. Vanbrugh, a member of the Prudential Group, Britain's largest investment institution, has a full range of competitive, flexible pension plans. If you want to make realistic plans for your future, write to us today at Vanbrugh Pensions Limited, FREEPOST 27, London W1E 5YZ (no stamp is needed).

Or if you prefer, telephone any time on 01-499 4923 and ask for Carol Clark or one of her team. Either way, you will be under no obligation.

**Your pension - the shocking truth**  
If you ask Vanbrugh to arrange a pension for you, we will give you a realistic indication of the actual purchasing power of your future pension. Take, for example, a 30 year old man saving £1,000 a year for his retirement at 65. He could well expect a retirement fund of about £250,000 which could provide a pension of about £36,000 each year. But this completely ignores inflation - that's why we think that most current pension projections will leave you in Cloud Cuckooland.

**We don't have our heads in the clouds**  
A Vanbrugh real value projection\* would show you that in actual purchasing power the £36,000 in our example becomes a more realistic £4,800 in today's values, assuming average inflation of 6% p.a.

**Vanbrugh Pensions Limited**  
To: Carol Clark, Vanbrugh Pensions Ltd., FREEPOST 27, London W1E 5YZ. No stamp needed.  
I am: Self-employed  A company director   
Working for a company that does not give me a pension   
Please send me a copy of your new free leaflet: Your pension - the shocking truth

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Postcode: \_\_\_\_\_  
Tel. No. Business: \_\_\_\_\_ Home: \_\_\_\_\_

\*Assumes average rate of inflation of 6% p.a. with pension has low 'inflation' rate. See our prospectus for full details. Remember that we will only give you a realistic indication of the actual purchasing power of your future pension.

Edited by Lorna Bourke

FAMILY MONEY/1

# Why the investors are still smiling



MORE APPEARS TO BE QUITE A BIT OF LIFE LEFT IN THE OLD BOY.

### UNIT TRUSTS

Shares on the London Stock Exchange soared to record levels this week, with the market now showing a phenomenal 23 per cent rise during the past four months. Nearly £10,000 million was added to share values in trading on Tuesday and Wednesday alone.

Can it last and what does it mean for unit trust investors? "I have thought on three occasions that the market was reaching a peak and each time I was wrong," says Martyn Page, of Oppenheimer Fund Management.

"One must be very careful, as there is a large speculative element in the market. We are avoiding the speculative areas, in other words the takeover situations, the retailers on fancy multiples and the stocks trading on rumours. I am tempted to be wrong a fourth time and say that the market has peaked."

John Alexander, of TR Unit Trust Management, is more optimistic about the stock market. He does not usually think in terms of markets, however, rather taking a view more on individual stocks.

"We are not on the edge of a cliff at the moment. Share certificates are still very much worth having and will continue to be profitable for investors over the next few years," he says. "There is still some good value amongst smaller to medium-sized stocks."

He thinks we are in the midst of "a huge re-rating of the market", occurring primarily as a result of two factors.

"We are in a disinflationary environment, hence company earnings and dividends are worth more, and people are prepared to rate them higher," he says.

"Moreover, the markets are becoming completely international, with the large overseas institutions coming in. Merrill Lynch has just put out a 'buy' circular on British banks. There are hardly any UK institutions holding Jaguar shares - the Americans have them. To many overseas players our ratings seem very low."

Mr Alexander does think, however, that in the short term we could see a normal retraction in prices of around 5 per cent, and says takeover fever alone will not support the market as the rise in share prices will lead to corporate deals being shelved when companies become more expensive to buy.

You should also bear in mind that not every share benefits from a market boom and the current explosion is no exception. "The market is capable of differentiation, which is a healthy sign," he says.

Picking and choosing stocks has worked well for the TR Special Opportunities unit trust managed by the 27-year-old Mr Alexander. It has risen by about 70 per cent during the year to March 1.

At the moment the people at Merrill Lynch say they think their recent entry as full members of the London Stock Exchange has not been in any way responsible for the current boom in UK equities. Rather, they see the rise as symptomatic of rising equity markets generally, with the surges on Wall Street leading the way.

"We have not been a factor in the market as yet," says Dick Hill, of Merrill Lynch. "At the moment we are still bedding down and learning the systems."

Kenneth Levy, of Vanguard Trust Managers, thinks the market is now at a level where it should consolidate.

He says: "It has fully taken into account the worldwide fall in interest rates plus a little more, and taken on board the oil price fall. It will not plummet. There will not be a major retraction but it might fall by, say, 5 per cent."

"But it could be by the same token rise by another 10 per cent - it's just that the fundamentals do not warrant a rise in the next few months of the same size as the one which we have just had."

He thinks the incursion of Nomura Securities and Merrill Lynch is merely symptomatic of a worldwide channelling of money into financial assets.

Something else which is worth looking out for is the popularity of the traded options market and the increasing use made of this market by fund managers. On Wednesday about 33,000 bargains were struck in the traded options market, an all-time record for a single day's trading.

"More and more fund managers are finding out that they have to use the opportunities offered by traded options to keep their performance up with those who already take advantage of them," says John Karjalainen, of brokers Sheppard and Associates. "To a certain extent there is still a learning process for unit trust managers and trustees to go through before they recognize the value of traded options, and there are certain things - such as selling put options - which unit trusts are not allowed to do."

Nevertheless, some groups, notably Save & Prosper, are already using traded options as part of their overall investment strategy in their unit trusts. Nigel Foster, of Save & Prosper, says 26 of the 30 unit trusts run by the group have used traded options.

He says the performance of the Save & Prosper Scottish unit trusts - up 32.5 per cent offer to offer, over the year to March 1 - has in particular been boosted by use of traded options.

Lawrence Lever

# NEW TRUST INCOME? We can offer you the world.

## THE FIRST PUBLIC OFFER OF THE ROYAL LONDON INTERNATIONAL INCOME TRUST

**Income trusts make money**

Over the years it has been shown time and again that income trusts make money. The average capital growth, including reinvested income, for all UK Equity Income Trusts during 1985 was 15.9%, outperforming many growth trusts. The Royal London Income & Growth Trust did better still with 27.7% growth over the same period. (Source: Money Management statistics, 1st January 1986. Offer to Bid: Net income reinvested.)

**Income without frontiers**

In the past, most income trusts had to invest in the UK. To obtain a satisfactory level of income, Changes in Corporation Tax rates now make it possible for income investors to obtain a high income from a geographically diversified portfolio. This coincides with a growing belief amongst investment advisers that the time may be right to arrange a wider international spread of investment.

**ESTIMATED STARTING YIELD**

**6% GROSS P.A.**

**Decisive investment management**

The new Royal London International Income Trust combines the benefits of income, growth potential and the freedom to invest geographically. In particular it profits from the expertise of The Royal London Investment Team who are well known for their active and successful investment strategy. Whilst taking advantage of worldwide

**GENERAL INFORMATION**

Buying and selling units in this investment £500 A 2% discount borne by the Managers, will apply to the 50p offer price of units on all applications received by 21st March 1986. A Contract Note will be issued immediately and a Certificate within eight weeks. Once the metal offer has closed, units can be bought or sold on any business day, at the price then ruling, by writing to or telephoning your Adviser or the Managers. Prices and yields are quoted daily in the national press. Payment for units sold is normally made within a few days of receipt of the renounced certificate.

Charges and remuneration An initial charge of 5% (equivalent to 5% of the offer price) is included in the offer price. An annual management charge of 1% (plus VAT) of the value of the trust will be deducted on a monthly basis from the Trust's income. The Trust Deed contains provision to increase this charge to a maximum of 2% (plus VAT) after three months notice. The Managers may make rounding adjustments to bid and offer prices of not more than 1.25p per unit or 1% which ever is the less. Remuneration is payable to qualified intermediaries, rates available on request. Trustees and Trust Deed The Trustee is National Westminster Bank PLC. The Trust Deed contains provision for the Managers to invest in Traded Options, the Tokyo Over the Counter Market and the French Second Marché subject to the limitations laid down by the Department of Trade and Industry. The Trust is authorised by the Department of Trade and Industry and is a "wider range" investment under the Justice Investments Act, 1983. Managers The Royal London Unit Trust Managers Limited. Registered in Cardiff No. 1539295. Registered Office: Royal London House, Middleborough, Colchester, Essex CO1 1RA. Tel: (0206) 576115 (Dealing only). A wholly owned subsidiary of The Royal London Mutual Insurance Society Limited, Member of the Unit Trust Association.

**BY TELEPHONE** BY POST

You may if you prefer, telephone your instructions direct to our unit trust dealing staff on Colchester (0206) 576115 on any business day between 9 a.m. and 5 p.m. or during the offer period, at weekends between 10 a.m. and 3 p.m. We shall need your full name and address together with details of the amount that you wish to invest. (Minimum £500.)

If you telephoning then do not complete the coupon. A Contract Note will be sent to you on the next business day giving full details of the purchase and requesting payment.

**FIXED PRICE OFFER, 2% DISCOUNT UNTIL 21.3.86**

To: The Royal London Unit Trust Managers Limited, Royal London House, Middleborough, Colchester, Essex CO1 1RA. Telephone: Colchester (0206) 576115 (Dealing only)

I/We wish to take advantage of your Discount Offer and invest £..... (Minimum £500) in The Royal London International Income Trust at the fixed offer price of 50p less 2% discount for applications received by 21st March 1986.

A cheque made payable to The Royal London Unit Trust Managers Limited is enclosed. I am/We are not less than 18 years old.

(gross letters please) Surname (Mr/Ms/Ms/Ms) First names (in full) \_\_\_\_\_

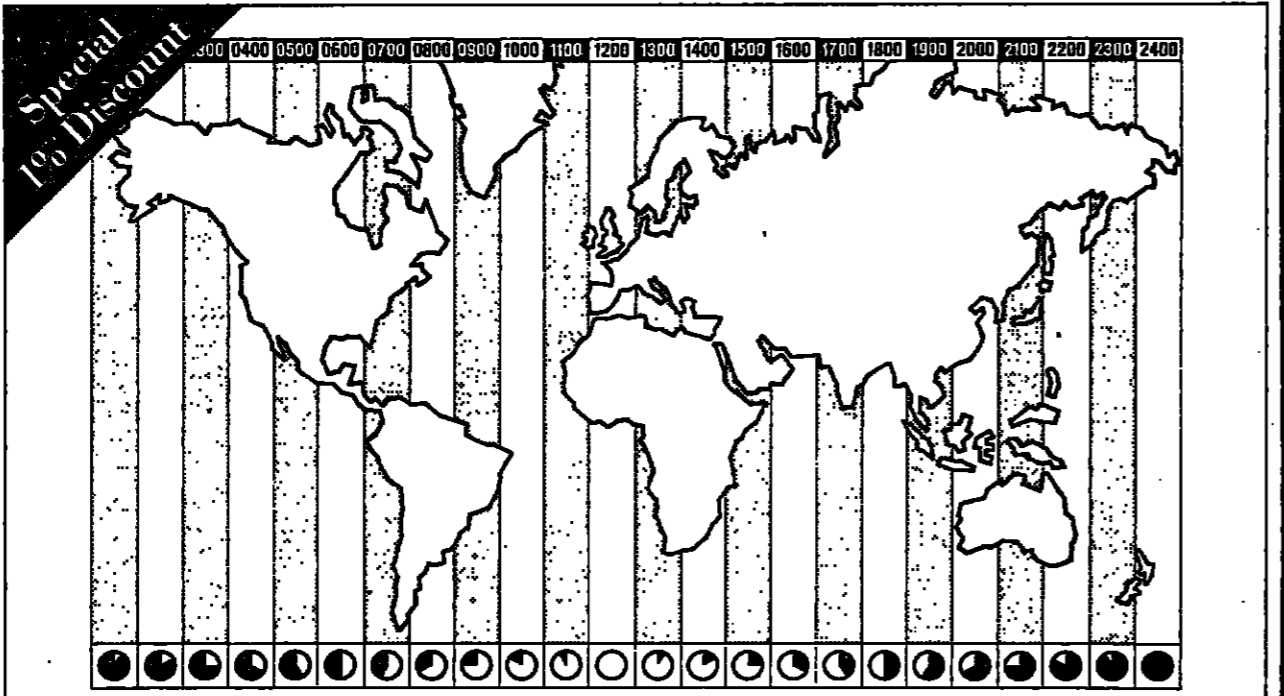
Address \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

(Don't apply this coupon if you are not a resident of the Republic of Ireland.)

**0206 576115 Call today**

**THE ROYAL LONDON UNIT TRUST MANAGERS LIMITED**



## YOU'RE BETTER OFF WITH AN INVESTMENT THAT WORKS 24 HOURS A DAY

Investing in the world's stockmarkets is undoubtedly one of the best ways of making your savings grow. Over the last five years the UK stock market has risen 153%, and the American and German markets by 162% and 32% respectively. Compare this with a Building Society share account return of just 47% over the same period and you can see why more investors are putting their money into stockmarkets, around the world.

The problem for most people, whether they are first-time investors or not, is that choosing the most promising stocks demands a high degree of specialist knowledge and a great deal of time.

Fidelity Managed International Trust offers you a way round this problem. The Trust aims to provide maximum capital growth through an actively managed portfolio of stocks selected from the world's stock markets.

Fidelity's managers can swiftly move funds from market to market in order to ensure both the best possible return, and the minimum investment risk.

**ACTIVE MANAGEMENT, CONSISTENT PERFORMANCE**

Of course, to manage an international fund successfully requires considerable skills. The Trust draws upon Fidelity's strengths as one of the largest investment management groups in the world, with investment offices in all the world's major financial centres. We are therefore in a position to know which stockmarkets offer the most potential - and to make sure your money is there, working for you.

The performance of Managed International Trust highlights the success of our investment philosophy. Over the past one, two and three years, the Trust is ranked 4th, 2nd and 11th in its sector. (Source: Planned Savings, March 1986). Since launch in October 1982 the Trust's offer price has risen by 163% (at 12th March 1986).

**SPECIAL DISCOUNT - INVEST NOW**

Don't miss out any longer on the superior growth opportunities of stockmarket investment. The minimum investment for Managed International Trust is only £500.

To give your investment a head start, Fidelity is currently offering a special 1% discount on all investments in Managed International Trust - but you must reply now to qualify. So return your completed coupon today. Alternatively, phone Fidelity's investment advisers on Callfree 0800 414161, between 10.00 a.m. and 1.00 p.m. on Saturdays or between 9.30 a.m. and 5.30 p.m. Monday to Friday.

You should bear in mind that the price of units and the income from them can go down as well as up.

**FIDELITY MANAGED INTERNATIONAL TRUST**

GENERAL INFORMATION A contract note for your application together with a brochure will be sent immediately. A contract note will be sent within 15 days. The contract note will be sent to you at the offer price of 115p net for Fidelity Managed International Trust at 15th March 1986. The distribution date is 15th April 1986, 2nd March.

An initial charge of 2% (representing 1.25% of the offer price) is included in the price of units. The Trust's income will be reinvested in qualified assets (where available upon request). The Trust pays an annual charge to the Managers of 1% of the value of the Trust. The annual charge is normally 1% plus VAT but the Managers have the right to change this within the above range subject to giving not less than 1 month's notice to shareholders. Units can be bought or sold on any business day. A charge will be levied within 15 days of receipt of your renounced certificate.

Please send your application to the Financial Times, (Overseas) and provide 3000p. Trustee: Fidelity Investments PLC. Managers: Fidelity International Management Limited. Registered Office: Royal London House, Middleborough, Colchester, Essex CO1 1RA. Telephone: Colchester (0206) 576115. Member of the Unit Trust Association. Offer not open to residents of the Republic of Ireland.

To: FIDELITY INTERNATIONAL MANAGEMENT LIMITED, ROYAL LONDON HOUSE, MIDDLEBOROUGH, COLCHESTER, ESSEX CO1 1RA. TELEPHONE: 0206 414161

Signature \_\_\_\_\_ Date \_\_\_\_\_  
 Surname MR MRS MISS \_\_\_\_\_  
 First names \_\_\_\_\_  
 Address \_\_\_\_\_  
 Postcode \_\_\_\_\_

I/We wish to invest £..... in Fidelity Managed International Trust at the offer price of 115p net less 1% discount for applications received by 15th March 1986. I am/We are not less than 18 years old.

(gross letters please) Surname (Mr/Ms/Ms/Ms) First names (in full) \_\_\_\_\_

Address \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

(Don't apply this coupon if you are not a resident of the Republic of Ireland.)

# Have your monthly repayments with one simple loan.

Sounds a little too good to be true? Not when you work it out. Simply add up all the monthly repayments you're making now on your H.P., store cards, credit cards, short term loans and so on. How much do they come to? ... £100 a month? ... £150? ... £200? ...

We can give you one simple secured loan from £600 - £15,000 to pay off everything, including existing accounts with us.

**Your special status as a homeowner means we can offer an APR of 20.9% (1.6% per month)**

That's almost certainly far less than you are paying on your existing commitments. And you can spread the repayments over a longer more comfortable period to suit your budget. Any period from 3 to 10 years. So your monthly repayments could easily be half what they are now, most people even find they have cash in hand.

**There is no penalty for early settlement** - interest is charged only on the balance outstanding.

**YOURS TO SPEND AS YOU WANT**

Charterloan can be spent on anything you wish, not simply to clear your existing loans.

You can use it to pay for a family holiday, or a new car. A brand new kitchen or home extension.

If the whole loan is used for home improvements you may qualify for tax relief at source, further reducing your monthly repayments.

**COMPLETE PEACE OF MIND**

A Charterloan automatically includes Free Life Cover for the amount you owe.

There is also a Gold Scheme loan, preferred by the majority of our customers, which waives your monthly repayments in the event of sickness, accident and unemployment (including redundancy). APR is only 25.3% (1.9% per month). Written quotations available on request.

**WE'RE A MEMBER OF STANDARD CHARTERED BANK**

Chartered Trust is not only one of Britain's leading finance houses but is also a member of the Standard Chartered Group, a major British international bank.

There are no hidden extras or legal fees. No contacting your employer without your consent. No one will call unless invited. Though if you do wish to talk to someone just ring our 24-hour 'Hotline' on 0222 486622.

There's no fuss, no obligation, just fill in the simple application form.

**Chartered Trust plc**  
A member of Standard Chartered Bank Group

**CHARTERLOAN SECURED LOAN REPAYMENTS**

Before tax relief

Loan	3 Years		5 Years		10 Years	
	Monthly	Total	Monthly	Total	Monthly	Total
£ 1,000	£ 32	£ 936	£ 26	£ 859	£ 19	£ 580
3,000	110	3,260	78	2,580	56	1,620
5,000	182	5,431	130	4,230	94	2,720
7,500	275	8,063	195	6,170	141	3,920
10,000	368	10,728	261	8,550	188	5,260

APR 20.9% (Variable) 1.6% per month

**CHARTERLOAN APPLICATION FORM**

Amount of Loan required £..... Repayment Term..... years

Surname..... Tel No..... Date purchased.....

Forename(s)..... Date of Birth..... Monthly Income: gross Self £..... Spouse £.....

Spouse's Forename(s)..... Date of Birth..... Monthly Commitments.....

Married/Single/Widowed/Separated/Divorced (Delete as appropriate) (Delete as appropriate)

Present address..... Post Code.....

Time at this address..... years..... months.....

Previous address (if at present address less than 3 years).....

Exact Occupation.....

Employer's Name.....

Address.....

Time with this employer..... years..... months.....

Spouse's Exact Occupation.....

Property F/Hold/L/Hold/Estimated Value £.....

Monthly Payment.....

Amount owed.....

1st Mortgage..... £.....

2nd Mortgage..... £.....

HP Bank..... £.....

Loans..... £.....

Other Credit..... £.....

Purpose for which loan is required.....

If you require the protection of the Gold Scheme loan, please tick here  N.B. Life Insurance fees up to state retirement age

Signature of Applicant..... Date.....

Send this completed form to: Chartered Trust plc, 24/26 Newport Road, Cardiff CF2 1SR. Secured Charterloans are available only in England, Wales and Scotland. Registered number 92124. 0222 486622. (NAT/10/19822)

FAMILY MONEY/2

Leaders in a slow field

There is only one word for the standard of entries in the Times-Hill Samuel Young Financial Writer of the Year Award - disappointing.

Having had our grouse, we offer our congratulations to the three winners - 16-year-old Emma Cochrane, law student David Sinclair and medical student Nick Fox, who won first, second and third prizes respectively.

How the banks helped me to invest

THE WINNER

As an investor with £10,000 I decided to get advice from Midland, Barclays, Lloyds and National Westminster Bank.

The story I told was that my father's sister had died leaving three of us her house in the North which was on sale for £36,500, and that I thought it would get £35,000, which would be split between us.

I was quite nervous about talking to the bankers, worrying that they'd have read about the competition and guess what I was doing. Perhaps they wouldn't take me seriously because of my age and sex! Almost all the people I talked to were male.

The story grew more elaborate at each interview. At Midland Bank I got into a terrible muddle about the will's terms. I hadn't realized that being a minor might mean I could not have control of the money until I was 18 or even 21. As I plan to go on to further education I was told by Lloyds and Barclays that this money might affect my grant. I also couldn't say when I was getting the money.

Barclays and Lloyds were the most helpful. National Westminster was the least, just handing me a leaflet about a Special Reserve Account. They said if I wanted to invest in shares I could contact them and they would tell me what to buy.

Midland gave me an interview immediately. They suggested I put half in a building

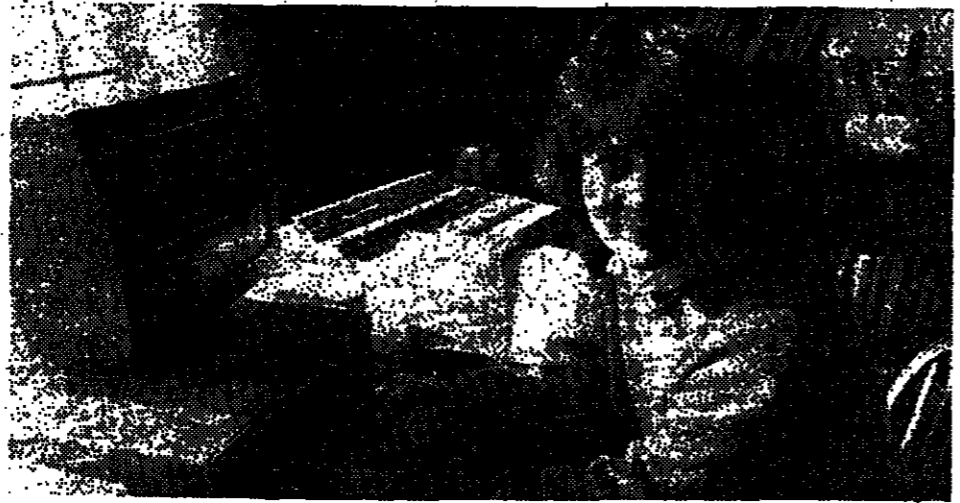
left you £10,000 - how would you invest it?

We finally decided to give Emma the first prize because she had shown originality and had approached the subject in a workmanlike, journalistic fashion. She knew nothing about the subject but she went and found out the answers.

In terms of style, David probably had the edge on Emma and he writes knowledgeably and readably about what is clearly his passion - old cars. The piece was well researched - a picture was included too. But we decided to award him the second prize on the grounds that his recommendation was not necessarily something with broad appeal.

"Is a house a good investment?" drew the largest number of entrants and was the subject chosen by Nick Fox, our third prize-winner. He was one of the few entrants who had done any serious research on house prices at all - most other entrants made vague statements about prices rising ahead of inflation without any statistics to back up their arguments. Entries were so dull that it was an effort to plough through them. However, Nick's piece was, we felt, competent and showed the right approach.

Prize-winners will receive their cheques for £2,500, £500 and £250 donated by Hill Samuel Investment Services at a lunch held in the Cafe Royal, London, on Monday.



I will invest the money in something, but I'm not sure what, says Emma Cochrane, the schoolgirl who won the £2,500 first prize in our competition

society and half into a unit trust. Lloyds took down details about the money and myself and promised to telephone me when they had drawn up a plan for an investment scheme. I spoke to them on Thursday and they said they'd ring me by Monday. They telephoned four hours later and I was given an appointment for the next day.

As I didn't pay tax they suggested I split the money three ways between the Post Office Invac Account, the Lloyds Trust Gift Fund and another Lloyds Unit Trust. All the information about each was explained carefully and thoroughly and suggestions for future investments were made.

Barclays also gave me an appointment for the following day. Their investment officer was the most interesting to talk to, and I had Midlands and Lloyds advice with which to compare his ideas.

He gave me an insight into the current and future market, photocopying information about all the unit trusts so I could compare them. He suggested I split my money four ways. £5,000 should be put into 31st Issue National Sav-

ings Certificates, £2,500 in the Post Office Invac Account as a cash reserve, £1,000 into a UK Growth Trust and £1,500 into a European Unit Trust.

I mentioned that Lloyds had just set up a German Growth Trust and he said Barclays had launched a similar one and other banks would probably follow suit. Germany is apparently a good market to invest in at the moment, exchange rates would probably make UK and Japanese investments less successful.

I enjoyed all the research

Something I hadn't realized was that each trust is usually headed by one man or a group of men. Therefore the trust can only be as good as the brains behind it. If the investment manager does particularly well he is likely to be poached by another trust. Unfortunately I did not have access to information about who was controlling the trusts so the way I decided to invest couldn't be dependent on that.

It was a difficult decision, but after ruling out accounts taxed at source I decided that £2,500 would be put in National Savings Certificates

which would then be "safe" for five years. I would have £1,000 as a cash reserve in the Invac account, with £3,000 in the Lloyds trust Gold fund and £1,500 in Lloyds Smaller Companies and Recovery Unit Trust.

This is more risky as it works on the principle of buying shares at a low price and hoping that the share price will rise. I chose Lloyds as it had shown a growth rate well above average for varying periods of years. The final £1,500 would be invested in a European unit trust, possibly a German growth trust as the market seems so good at the moment. I would have to wait to decide on which as this is quite a new venture.

I thoroughly enjoyed doing my research. I found out many things about investments and information that could be available to me if I looked. When I shook hands and left the last bank I had convinced myself I had this money. Then I realized, with a lot of regret, that I'd never see the results of my planned investments - not yet anyway!

Emma Cochrane  
Runners up, pages 32,33

Will you turn £500 of penny shares into £1,000 in just six weeks?



FREE PRIZE DRAW

HOW WE WILL PROVE THE SEEMINGLY IMPOSSIBLE

As we've already explained, we believe it is still regularly possible to double your money in as little as six weeks by trading in penny shares.

In order to prove it we will enter your name in our next Free Prize Draw which takes place on

FULL PROFIT RECORD SINCE 4th DECEMBER 1985

Table with columns: Share Name, Bought Price, Sold Price, % Gain. Includes entries like James Halstead, Moose Bros, Mosaic Holdings, British Benzol, etc.

30th June 1986, all you need to do is complete and return the coupon below. If you win, you'll receive £200 to spend or invest as you please. We'd suggest that you invest it in any one of our "Hot Tips" for that week.

Because if you do, and your £500 of shares aren't worth £1,000 by 11th August 1986, we'll make up the difference in cash.

That's right, we're so confident that our advice is sound we believe that £500 will be worth £1,000 in just six weeks!

Everyone is welcome to enter this Free Prize Draw. No purchase is necessary. A full list of Free Prize Draw winners and full rules are available on receipt of s.a.s. Winners' names are published in SMC.

FREE TRIAL ORDER

Please send me my FREE STOCKMARKET CONFIDENTIAL FREE TRIAL ORDER. Please send me my FREE HAMBRO COMPANY GUIDE. Please enter me in the £1000 FREE PRIZE DRAW.

I'm replying within 7 days - please send me my FREE calculator. If I decide to subscribe I will receive my first year's subscription for just £36.

Free 800 page Company Guide

Comprehensive information on each company including a five year financial performance record gives you instant access to historical data on SMC share recommendations.

FREE! SIX TRIAL ISSUES

Of course, share prices can go down, as well as up. But we don't want you to risk a penny of your own money until you're convinced that you will make a profit by acting on our advice.

So if you return the completed delayed action standing order below, we'll rush you the next six issues of SMC absolutely free. This way you can profit from our expert's invaluable advice for six weeks at no cost to yourself.

If you decide not to continue with SMC, then just write to your bank and cancel your banker's order before the payment date.

SAVE £48!

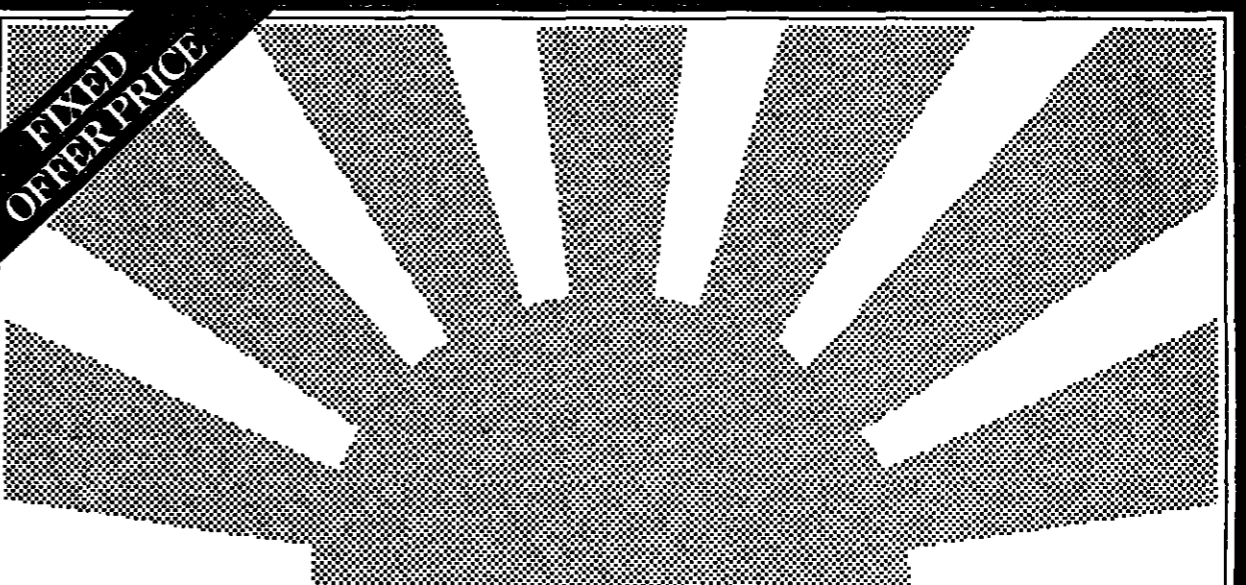
In addition to six free issues you can also receive the balance of your first year's subscription to SMC for just £36 - a saving of one third on the full annual price of £144.

STOCKMARKET CONFIDENTIAL

Stockmarket Confidential Ltd, Registered Office, 27-41 Mortimer Street, London W1T 7TD. Registered No. 278640 London.

REPLY WITHIN 7 DAYS TO CLAIM YOUR FREE SOLAR CALCULATOR

Form with fields for Name, Address, Date, Bank, Branch, Account No, Sort Code, and checkboxes for trial order and prize draw.



When oil prices fall, guess what rises?

Oil prices have dropped dramatically from \$31 a barrel at the beginning of December to currently under \$15. And the economy that stands to gain more than most from this is that of Japan. In fact, it is estimated that cheaper oil alone could add 1% to Japan's GNP during 1986.

JAPAN: THE TRIPLE MERIT MARKET

In addition to falling oil prices, two other blessings have led experts to dub Japan the Triple Merit Market. One is a rising currency. Recently, the Yen has even strengthened against the mighty Deutschemark and the Swiss Franc, as well as the Pound Sterling.

And secondly, falling interest rates. The official interest rate is down from 5% to just 4%. As for inflation, not only is it below 2% now - but recent forecasts see it falling to nothing, and then carrying on to become 'negative inflation, with prices falling.

The result of all this is a booming Japanese home market, which is now growing faster than Japanese exports and already consumes 85% of all goods manufactured in Japan.

WHERE THE SMART MONEY IS MOVING

Of the 25 top performing unit trusts since 1st January 1986, no fewer than 9 invest in Japan (Source: Planned Savings, 1/3/86). Henderson Japan Special Situations Trust is, of course, one of these, and it is ideally placed to offer above average capital growth.

IN-DEPTH LOCAL KNOWLEDGE

The Henderson Japan Special Situations Trust, which was launched in January 1983, is already a substantial trust worth nearly £50 million. The Trust is founded on our in-depth knowledge of the Japanese economy. We use our knowledge to concentrate the Trust's holdings in companies supplying the expanding Japanese home market, as well as in

undervalued asset situations, takeover possibilities and new issues.

Henderson has been managing investments internationally for over 50 years. Today we have over £3,500 million under management, of which £450 million is invested in the Far East.

ALREADY A TOP PERFORMER

The Henderson Japan Special Situations Trust is designed for investors who are able to take a long-term view. Since its launch, the Trust has shown an increase of 135.4%, and has already risen by 16.9% since the beginning of the year (on an offer to bid basis with net income reinvested).

HOW TO INVEST

To invest now in the Henderson Japan Special Situations Trust at the fixed offer price of 128.8p, simply complete the application form below and return it together with your cheque, either direct or through your professional adviser, to arrive not later than Tuesday 25th March 1986.

You should remember that the price of units and the income from them can go down as well as up, and you should regard any investment as long term.

ADDITIONAL INFORMATION

Should the unit offer price move by more than 2% during the fixed price period, the offer will be closed and units will be allocated at the price ruling on receipt of application. An initial charge of 2% on the gross amount of the offer will be deducted from the gross amount to cover administration costs. Distributions of income will be paid on 2nd November each year. The trust is a limited company with a share capital of £100 million. Contract notes will be issued and unit certificates will be provided within

HENDERSON JAPAN SPECIAL SITUATIONS TRUST

To: Henderson Unit Trust Management Ltd, Dealing Department, 5, Rayleigh Road, Hutton, Brentwood, Essex, CM13 1AA. Telephone: 01-638 5757.

Form with fields for investment amount, name, address, and signature.

This offer will close at 5.30 p.m. on Tuesday March 25th 1986. After the close of this offer units will be available at the daily quoted price.

Henderson. The Investment Managers.

Easy to get at, hard to beat.

Three interest rate boxes: 9.75% NET\* ON £10,000 OR MORE; 9.50% NET\* ON £5,000 OR MORE; 9.00% NET\* ON £500 OR MORE.

Invest in a Cheltenham Gold Account and we'll ensure that your money will always be working at its hardest. We calculate the interest on your account day by day. So your whole investment automatically earns the best rate according to the amount you have invested.

Form for Cheltenham Gold account application, including fields for name, address, and post code.

C&G Cheltenham & Gloucester Building Society

CHIEF OFFICE: CHELTENHAM HOUSE, CLARENCE STREET, CHELTENHAM, GLOUCESTERSHIRE, GL50 3JR. TEL: (0242) 36161. Member of the Building Societies Association and Investors' Protection Scheme. Assets exceed £3,000 million. Branches throughout the UK. See Yellow Pages.

EXTRA UNITS UP TO 5th APRIL

# Unit Trust choice simplified

With over eight hundred unit trusts available and more being launched each month, how do you know which to choose? In reality there are only three basic types of unit trust, and M&G has an outstandingly successful example of each: Recovery Fund for capital growth, Dividend Fund for income, and SECOND General for a balance between income and growth.

You should remember that new funds or funds which suffer a change of management are likely to be more of a gamble than those which can point to a long and successful record. M&G's investment team has remained largely unchanged for many years, and our long-term performance record reflects this. Past performance cannot be a guarantee for the future, but it is usually the best measure you have of a fund's likelihood of achieving its objective.

We are offering an extra 1% unit allocation if you invest £1,000 or more and 2% if you invest £10,000 or more per Fund.

The price of units and the income from them may go down as well as up. This means that unit trusts are a long-term investment and not suitable for money you may need at short notice.

## Income DIVIDEND FUND

If you need income which will grow over the years M&G Dividend Fund could be your ideal investment. The Fund invests in a wide range of ordinary shares and aims to provide above average and increasing income and a yield about 50% higher than the FT Actuarial All-Share Index.

COMPARATIVE PERFORMANCE TABLE. £10,000 invested in income units at the launch of M&G Dividend Fund on 6th May, 1964, compared with a similar investment in a Building Society

Year ended 31 DECEMBER	INCOME		CAPITAL	
	M&G DIVIDEND	BUILDING SOCIETY	M&G DIVIDEND	BUILDING SOCIETY
6 May '64			£10,000	£10,000
1965	£396	£536	10,200	10,000
1970	863	650	10,760	10,000
1975	828	871	16,300	10,000
1980	1,660	1,200	24,280	10,000
1985	2,278	908*	65,160	10,000

NOTES: All income figures shown are net of basic rate tax. The Building Society income figures are 1% above the average of the rates offered in each year (Source: Building Societies Association). M&G Dividend capital figures are all realisation values. \*Estimated.

## Growth RECOVERY FUND

M&G Recovery Fund is probably the most successful unit trust ever launched and the table below shows just how well it has achieved its aim of capital growth. The Fund buys the shares of companies which have fallen on hard times. Losses must be expected when a company fails to recover but the effect of a turnaround can be dramatic.

COMPARATIVE PERFORMANCE TABLE. Value of £10,000 invested at the launch of M&G Recovery Fund on 23rd May, 1969, with net income reinvested.

Year ended 31 DECEMBER	RECOVERY		BUILDING SOCIETY	
	M&G RECOVERY	FT ORDINARY INDEX	M&G RECOVERY	BUILDING SOCIETY
23 May '69	£10,000	£10,000	£10,000	£10,000
1970	11,760	8,570	11,020	11,058
1975	26,400	11,121	21,283	16,178
1980	102,560	17,287	40,175	25,521
1985	270,800	49,474	40,168	40,168

NOTES: All figures include reinvested income net of basic rate tax. The Building Society figures are based on an extra interest account offering 1% above the average yearly rate (Source: Building Societies Association). M&G Recovery figures are all realisation values.

## SPECIAL OFFER CLOSES 5th APRIL

All applications received by 5th April, 1986 will be given an extra 1% allocation of units. This will increase to 2% for applications of £10,000 or more per Fund.

To: M&G SECURITIES LIMITED, THREE QUAYS, TOWER HILL, LONDON EC3R 6BQ

Please invest the sum(s) indicated below in the Fund(s) of my choice (minimum investment in each Fund: £1,000) in ACCUMULATION/INCOME units (delete as applicable) or Accumulation units will be issued for Recovery and SECOND and Income units will be issued for Dividend) at the price ruling on receipt of this application. DO NOT SEND ANY MONEY.

A contract note will be sent to you stating exactly how much you owe and the settlement date. Your certificate will follow shortly.

FUND	AMOUNT	UNIT TYPE
RECOVERY	£	-00
DIVIDEND	£	-00
SECOND	£	-00

Further information on 12th March 1986 offered prices and estimated gross current yields were: Recovery Fund 342.1p, Accumulation 438.6p, Dividend Fund 405.9p, SECOND General 690.6p.

## Balanced SECOND GENERAL

M&G SECOND General Trust Fund aims for consistent growth of both capital and income and has a 29-year performance record which is second to none. It has a wide spread of shares mainly in British companies.

COMPARATIVE PERFORMANCE TABLE. Value of £10,000 invested at the launch of M&G SECOND General on 5th June, 1956, with net income reinvested.

Year ended 31 DECEMBER	SECOND		BUILDING SOCIETY	
	M&G SECOND	FT ORDINARY INDEX	M&G SECOND	BUILDING SOCIETY
5 June '56	£10,000	£10,000	£10,000	£10,000
1960	19,520	20,080	11,293	12,483
1965	31,320	26,230	13,492	16,093
1970	46,480	30,540	17,143	21,636
1975	79,840	39,620	33,107	31,651
1980	195,400	61,600	62,494	49,931
1985	546,000	176,240	85,941	78,588

NOTES: All figures include reinvested income net of basic rate tax. The Building Society figures are based on an extra interest account offering 1% above the average yearly rate (Source: Building Societies Association). M&G SECOND General figures are all realisation values.

## FAMILY MONEY 13

### This is the car in a £million class

#### SECOND PRIZE

On Monday, December 9, history was made. A Bugatti Type 35 was sold for £400,000 - the highest price paid for a car at a European auction. The agent who purchased it did not seem anxious about the scale of his bid, for he knew that in clinching the purchase he had acquired for his principal not only one of the most exotic vintage cars still in existence, but had also bought for him a "blue-chip" investment. The car is predicted to be worth £1 million within two years.



"It is an interest of mine," says David Sinclair of "Investment in classic cars," the subject for his prize-winning essay. Statistics were gleaned from back issues of Motor Sport and he attends vintage car rallies regularly in pursuit of his hobby. But the £500 prize money will probably help finance his studies: "I am a final year law student at the Polytechnic of Central London and I want to do a master's at the LSE."

Whenever classic cars are mentioned people tend to think of "old crocks" travelling between London and Brighton on a cold Sunday morning in November. However, these are the earliest of the collectable range of cars which span a century of motoring. Such cars are bought not only for their classic appeal, but also as tangible assets which in most cases will appreciate in value ahead of inflation. The main reason for investing in a classic car is that its sale is exempt from Capital Gains Tax. Combined with the practicality and enjoyment to be had from such ownership, its advantages over other objects d'art soon become clear.

It must be appreciated that while the die-hard enthusiast may prefer earlier pre-war models, the post-war classics are far easier to drive and maintain. The classics are also far more practical if the car is to be used every day rather than sunny weekends. Next, a practical idea is to join the club which caters for the model in contemplation. So big is the classic car

There are drawbacks, however, such as the need to garage your car if you are to keep it in tip-top condition. If used often it will require maintenance and, like other cars, it must be insured and the road tax must be paid. Although with regard to the former, there are special "agreed value" policies which take into account the fact that a vintage car is more than just an "old banger" and take note that classics cover a below average annual mileage.

CLASSIC CARS

Model	Value (1985)	Value (1986)	% Increase
AC Cobra	7,000	45,000	643
Bentley (4 1/2 litre)	4,000	90,000	2250
Bugatti 135B	9,000	100,000	1111
Jaguar E-type	1,500	16,000	1067
Marcello Spinoli (Roadster)	4,000	40,000	1000
MG MGA Twin-Cam	700	5,500	785
Ferrari Daytona	4,000	50,000	1250
VW Beetle Convertible	450	4,250	945
Austin 7 saloon (1930)	650	4,000	615

## STEP INTO THE EXCITING WORLD OF STOCKS AND SHARES



### ...from as little as £10 a month.

Suddenly, investing in the world's stock markets is as simple as saving with your Building Society. The privatisation of British Telecom threw open the doors of the Stock Exchange to ordinary people. Direct investment in stocks and shares demands an expertise beyond the scope of many private investors. Yet Building Society returns are beginning to look quite dull by comparison.

Investment	5 YEARS	10 YEARS
£1,459 BUILDING SOCIETY	£2,278 UNIT TRUST	£2,149 BUILDING SOCIETY
		£3,843 UNIT TRUST

INTRODUCING THE NEW MIDLAND MANAGED PORTFOLIO. This explains the success of Unit Trusts - professionally managed funds, with their spread over blocks of investments. But with over 800 Unit Trusts on offer, Midland Bank saw a need for an even simpler route to the Stock Market.

## £20 A MONTH CAN ACCUMULATE A LOT OF MONEY

If you had chosen fifteen years ago to save £20 a month in a building society, and had left the interest to accumulate, by 1st January 1986 your total outlay of £3,600 would have built up to £7,192. On the other hand, if you had chosen to save the same amount each month in one of our larger unit trusts, M&G SECOND General Trust Fund, you would have built up an investment worth £16,376, an extra £9,184.

WHAT YOU COULD HAVE ACCUMULATED FOR £20 A MONTH BY 1st JAN. 1986

	15 YEARS (1 Jan 1971)	10 YEARS (1 Jan 1976)	5 YEARS (1 Jan 1981)
Amount paid in	£200	£2,400	£3,600
M&G Recovery	2,064	7,989	23,693
M&G Dividend	2,342	7,572	18,036
M&G SECOND	2,024	7,310	16,376
FT Industrial Ordinary Index	2,199	6,380	12,754
Building Society Savings Account	1,487	3,823	7,192

NO EXTRA CHARGES

TO: M&G SECURITIES LTD., THREE QUAYS, TOWER HILL, LONDON EC3R 6BQ

I wish to subscribe £  (min £20) each month to the M&G Unit Trust Savings Plan and I enclose a cheque (made payable to M&G Securities Limited) for my first subscription of £  (you may wish to start your plan with a lump sum).

I wish my subscriptions to be invested in the Fund circled.

AMERICAN & GEN. INTERNATIONAL INCOME  
AUSTRALASIAN JAPAN & GEN.  
COMPOND GROWTH MIDLAND  
DIVIDEND RECOVERY  
INTERNATIONAL GROWTH GOLD

THE M&G GROUP

GILT AN EXCELLENT INVESTMENT



**FAMILY MONEY/4**

**Appreciate your home**

**THIRD PRIZE**

Given that buying a house is the biggest investment you are likely to make, and that it will almost certainly involve your largest loan— is it wise to buy? Most people seem to think so. The proportion of people owning their own homes has risen steadily since the war (29 per cent in 1950 to 55 per cent in 1980).

But so have prices. Over the last 15 years house prices have increased seven fold, whereas the retail price index showed only a five-fold increase.

Last year was no exception. The average price increase for houses across the UK was 7.5 per cent. However, building societies were offering 9 to 10 per cent (after tax) last year and while houses have steadily appreciated they have in fact been out-performed by the FT All-share index over the last 10 years.

A house starts to look a better investment when you consider that:

- you can borrow cheap to buy (through mortgage interest relief)
- it can be lived in while it appreciates (unlike shares).

You are eligible for mortgage interest relief on loans up to £30,000 of the purchase price. Married couples have to share this relief. After deduction of basic rate tax relief at 30 per cent, the effective interest rate becomes 4.9 per cent on a mortgage rate of 12.75 per cent. The relief is even greater if you pay tax at a higher rate.

The dividends that a house pays are the savings on rent. The average owner occupier's initial mortgage payments approximate to the rental he or she would have to pay for an equivalent property. Mortgage payments fluctuate with interest rates, whereas the cost of renting like the price of houses, only increases. Against this must be set the costs of rates, usually 7 per cent or less of the house value, more predictable since rate capping, and maintenance (about 1 per cent).

Your buying and selling costs, each about 3 per cent of the house value, would be covered in two years. The return on your investment depends on the amount invested.

The minimum required is usually around 8 per cent of the house value (a 5 per cent deposit plus buying costs of 3 per cent though it is possible to borrow 100 per cent of the



'I have just bought a house with three friends and I thought I might look into the subject,' says Nick Fox, a 24-year-old medical student at St Thomas's Hospital, London. 'I wrote off to the building societies and asked for all their information and talked to some people. I felt I had got a lot of information and I analysed it but it was difficult to know what to leave out.' Like David Sinclair, the second runner-up, Nick will use his prize money of £250 to subsidise his studies. 'I don't get a grant, so the money will be very useful.'

house price. However the average amount borrowed by house buyers across the UK is only 70 per cent of the house price which means a smaller percentage return on the sum invested.

You achieve your greatest return by taking out the largest mortgage possible (up to £30,000) for the longest possible period.

In 1985 prices of houses in the Greater London area increased by 11.6 per cent, the South East by 11 per cent and East Anglia by 10.7 per cent. However, prices remained virtually static over the same period in the West Midlands, the North and North West regions of England, Scotland, Wales and Northern Ireland - all with rises of less than 2 per cent.

Over the last 10 years the same pattern emerges, reflecting the economic activity in these regions and a general shift in wealth. It is likely that London, the South and the East will continue to be the best bets for house buying.

Select carefully the location of the house; don't buy a house which will have a motorway or Channel tunnel running through the front

garden in two years' time. To this end, ask to see the local council building plans and building applications.

It is crucially important that you buy a house that is structurally sound. Get the house properly surveyed before you buy it and you should always find out how much it will cost to correct all problems.

Most important, is that you like the house you buy. If you don't, the benefits of security of tenure and the freedom to alter and improve your home are outweighed by a loss of flexibility.

After a year of frustrated searching I must add that buying a house involves a major investment of time, energy and commitment. Despite this we are delighted to be in our new house and feel confident that the reasons that led to houses increasing in value still exist.

But be careful, after losing two houses we thought we had found the perfect property only to be told by the surveyor that due to subsidence the house was moving postal districts - a bad investment!

Nick Fox

**Explanations for expatriates**

Going abroad to work can involve you in considerable problems, not least of all what to do with the family home.

Should you sell and buy again on return to the UK? Alternatively, if you hang on to it, what difficulties are you likely to encounter with letting and subsequently getting rid of the tenants?

Clearly you are going to need professional advice. The latest organization to set up in this field is Barclays Bank, which has just introduced a new expatriate advisory ser-

vice, based in Jersey. Barclays says: "The complete package offers expatriates assistance before leaving the UK, while overseas and prior to returning home. Among the services available are a fully comprehensive tax service covering the entire period, a tailor-made insurance package, savings and investment schemes for foreign income and ways of meeting financial commitments in the UK during the period of absence."

There is also a special retailer service which guarantees instant access to one of Barclays' UK specialists for advice on any aspect of savings, investment and UK tax. Users of the service will be provided with a free expatriate pack which will include, for most major countries, a report giving a synopsis of local information on education facilities, shopping hours, accommodation, transport and many other aspects of local life. The initial interview is also free.

LB

**FREE GUIDE TO GILTS**

**GILTS NOW OFFER AN EXTREMELY HIGH REAL RETURN - IT'S TIME TO BUY**

Gilts now offer a return of about 10% a year—4½% higher than the rate of inflation!

Unlike Building Society Investments where the interest rate is likely to go down when interest rates fall, Gilts (or Government Securities) keep the same return. What's more, when interest rates fall, the CAPITAL VALUE OF GILTS INCREASES.

**MAKE SURE YOUR INCOME DOESN'T FALL**  
Aetna's new GILT-EDGED BOND offers the MOST COST-EFFECTIVE WAY TO INVEST IN GILTS.

- \* NO SETTING-UP CHARGES (i.e. no bid/offer spread)
- \* Huge cost savings over Direct Investment
- \* Regular Income Facility
- \* Investments unconditionally guaranteed by the Government.
- \* NO CAPITAL GAINS TAX
- \* Management by Phillips & Drew - voted top for gilt research by Institutional Investor poll.
- \* Devised by Aetna, the UK arm of one of the world's largest insurance companies.

Aetna Life Insurance Company Ltd, 401 St. John Street, London EC1 4QE Reg. No. 1766220

Please complete and send the coupon in an envelope addressed to:  
Aetna Life Insurance Company Ltd, FREEPOST London EC1B 1NA  
or phone our Customer Care Centre on FREEPHONE 'AETNA'  
Please send me my FREE Guide to Gilts and details of the Aetna GILT-EDGED BOND to:

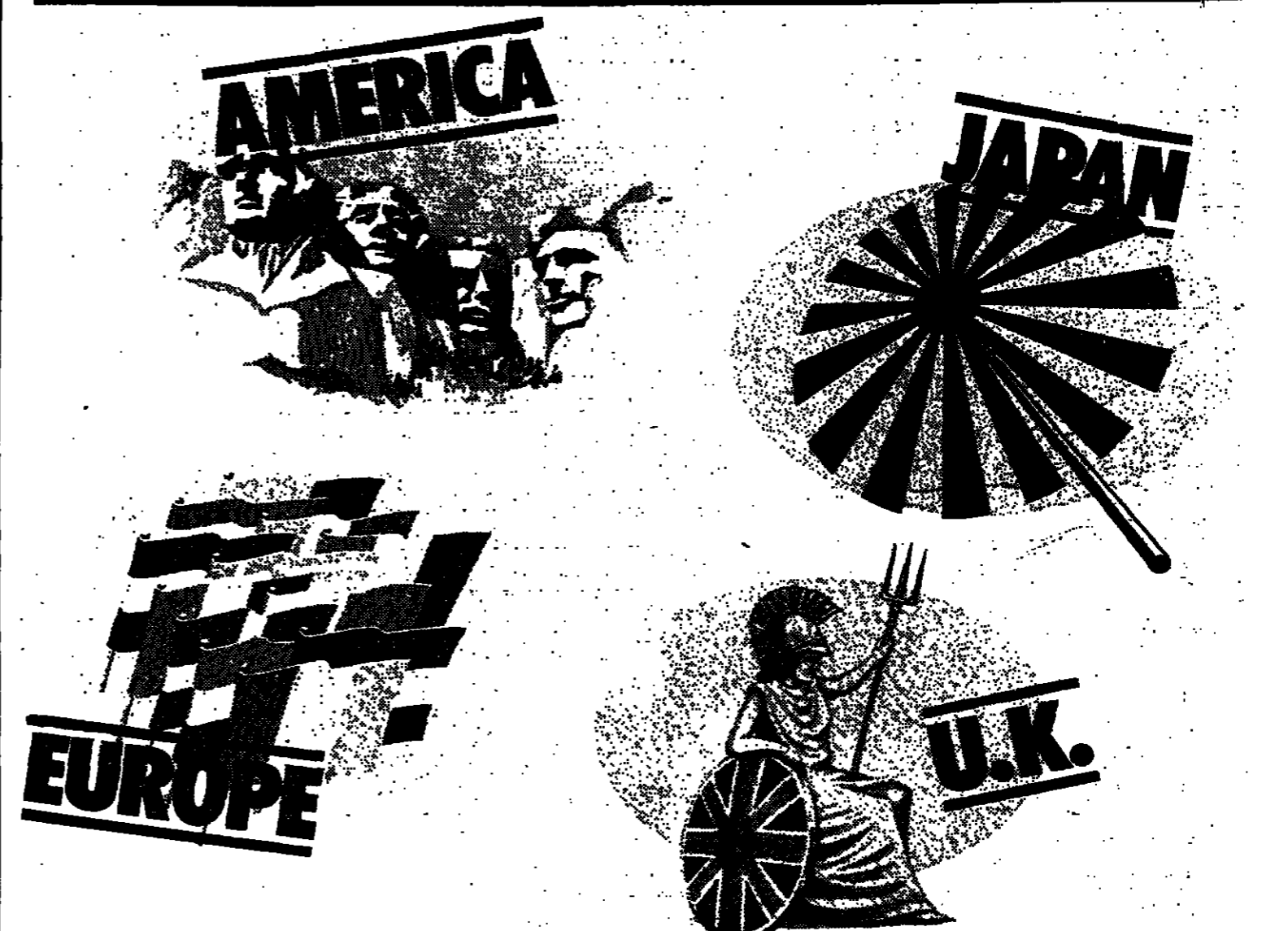
Name: \_\_\_\_\_ Address: \_\_\_\_\_ Postcode: \_\_\_\_\_  
Name of Professional adviser: \_\_\_\_\_

**Aetna** *The Gilt-Edged BOND*

PS: If you are self-employed or have no company pension, please tick the box so we can also send you details of Aetna's new Gilt-Edged Pension bond.

Aetna Life Insurance Company Limited

**CLERICAL MEDICAL. FOR THE SERIOUS INVESTOR.**



**FIRST PUBLIC OFFER: FOUR UNIT TRUSTS TARGETED ON THE WORLD'S PREMIER STOCKMARKETS.**

The launch of four new trusts from Clerical Medical brings closer to every investor the opportunities of Europe, America, Japan and the United Kingdom. Complementing our existing range of trusts, they will ensure wider access to the consistency, strength and experience of Clerical Medical investment management.

Now, you have a dependable guide in every significant world market.

**NEW AMERICAN GROWTH TRUST**  
The aim of the Trust is to provide long-term growth in assets through stockmarket investment in North America, largely in the United States. The Managers currently place emphasis on the more cyclical industries such as electronics, technology, chemicals and paper, although less cyclical areas, such as specialty retailers are also seen as likely to provide good growth opportunities. The portfolio is, however, kept constantly under review and the Managers adopt an active approach in keeping with developing market trends. Estimated gross initial yield: 1.5%. Distribution 15th May.

**NEW EUROPEAN GROWTH TRUST**  
The Trust invests in securities of European domiciled companies selected for their potential to provide above average returns. The Trust will not invest in companies domiciled in the United Kingdom. The Managers will put an emphasis on stocks which have the best growth prospects, and it is probable that investment will be concentrated in the economically stronger countries, like Germany, Holland, France and Switzerland. However, the portfolio will be kept constantly under review, and special situations in other European countries will be monitored and advantage taken of any good opportunities for investment. The Trust has the power to invest in the French Second Marché. Estimated gross initial yield: 2.0%. Distribution 15th December.

**NEW JAPAN GROWTH TRUST**  
The Trust invests in securities of companies domiciled in Japan, selected for their potential to produce above average returns. Current income will not be an important consideration in the selection of such equities. The Managers will select a wide variety of Japanese securities in order to participate not only in the fundamental long-term strength that exists in Japan's dominant technology-based industries, but also in those which offer exposure to improvements in the domestic sectors of the economy. The Trust has the power to invest in the Tokyo Over-the-Counter Market. Estimated gross initial yield: 0.9%. Distribution 15th August.

**NEW GILT AND FIXED INTEREST INCOME TRUST**

The Trust aims to produce a high return combining both income and capital growth from an actively managed portfolio of British Government Securities and other fixed interest securities. While gilts will be the principal form of investment, other good quality sterling fixed interest stocks will be considered. Stocks will be chosen to provide a high total return after tax, and by adopting an active policy of switching between different maturity groups to benefit from changes in the shape of the yield curve, these returns should be enhanced. Estimated gross initial yield: 10.5%. Distribution - see General Information.

**ESTABLISHED PERFORMANCE**

Two of the existing range of trusts, designed to produce maximum income and/or growth from United Kingdom equities, have already demonstrated the strength of Clerical Medical investment management. The percentage change in offer price for the period 1.11.84-26.2.86 has been as follows:  
**EQUITY HIGH INCOME TRUST** - aiming for above average and growing income with prospects of capital growth + 58%.  
**GENERAL EQUITY TRUST** - aiming for above average returns from a portfolio of United Kingdom quoted equities + 48%.

**WELL FOUNDED EXPERTISE**

Clerical Medical Unit Trust Managers Limited is a subsidiary of Clerical Medical, a mutual society to which clients have safely entrusted their money for over 160 years. Indeed, since 1824, the Society has paid bonuses to with-profits policyholders without a break. Our philosophy is to seek above average long term growth, not to the exclusion of short term performance, but to create the emphasis which we believe to be most appropriate to the needs of our investors. Funds under management now approach £3,000 million.

**INVESTING FOR SUCCESS**

Today, and until close of business on March 21st 1986, all eight Clerical Medical trusts are on offer with a 10% bonus allocation of units, enabling you to invest in your chosen market on favourable terms. There is also a 25p fixed offer price for the four new trusts. This fixed offer may be closed early at the discretion of the Managers. Minimum investment in any one fund is £500 and you can invest either by post, using the coupon, or by telephoning, using our free Linkline telephone service direct to our dealing department. Remember that the price of units, and the income from them, may go down as well as up. You should look upon your investment as long term.

**SHARE EXCHANGE**

If you have stockmarket investments to sell, these can generally be exchanged for units in Clerical Medical Trusts, in many cases with a worthwhile saving on costs. Return the coupon for details.

**REGULAR SAVINGS**

You can build capital in Clerical Medical units through regular monthly savings of £25 or more. Our Unit Trust Savings Plan enables you to invest in any of the full range of 8 trusts with attractive Bonus Allocations of units for long term savers. Return the coupon for details.

**HOW TO INVEST**

Minimum initial investment in the funds is £500 but thereafter you can add amounts of £250 upwards to your holding.

By Telephone - Units can be bought by telephoning the Managers' Dealing Line (Free Linkline 0800 373393). Settlement will be required on receipt of the Contract Note.

By Post - Units can be bought by sending a completed application form and cheque to the Managers. Units will be allocated at the price applicable on the day the application is received.

**GENERAL INFORMATION**

Unit Prices and Selling Units - The prices of units and yields are published daily in The Times, Financial Times and Daily Telegraph. If you wish to sell your units, simply complete the endorsement on the back of your Certificate and return to the Managers. You will receive the full face value of your units ruling on the day your Certificate reaches us and a cheque will normally be forwarded within seven working days of receipt of the Unit Certificate. Charges - An initial charge is included in the Offer Price of the units, and a monthly charge plus VAT of the value of the fund is deducted from the Trust to meet the expenses of the Trustees and Managers.

Initial Charge	Monthly Charge	Maximum Initial Charge	Maximum Monthly Charge	Type of Units
5%	0.5%	5%	0.5%	Accumulation
5%	0.5%	5%	0.5%	Distribution

Note: These charges will not be increased without 3 months' written notice. Accumulation Units - Income is automatically reinvested and reflected in the Unit Price. Once a year Unitholders will receive a tax voucher for the income they are deemed to have received. Distribution Units - Distribution of income net of basic rate tax from the Clerical Medical Gilt and Fixed Interest Income Trust will be on 15 August, 15 November, 15 February, and 15 May each year, commencing 15 August 1986.

Further Information - Units may be bought at the current daily price after the fixed price offer closes. The fixed price offer may be closed early at the discretion of the Managers. Remuneration may be paid to qualified intermediaries and rates are available on request. Contract Notes and Certificates - Contract Notes will be issued on receipt of full instructions. Unit Certificates will normally be issued within 35 working days of receipt of payment. Managers - Clerical Medical Unit Trust Managers Limited, Nassau Place, Bristol BS2 0PL. Registered Office - 15 St. James's Square, London SW1Y 4QL. Registered No. 1815491. Trustees - Midland Bank Trust Company Limited, 119 Old Broad Street, London EC2N 1AQ.

**ACT NOW ONLY 7 DAYS LEFT FOR BONUS UNITS**

To: Clerical Medical Unit Trust Managers Limited, FREEPOST (BS20), BRISTOL BS2 0AB. I/we enclose a cheque made payable to Clerical Medical Unit Trust Managers Limited for £..... (minimum £500 per trust).

Clerical Medical American Growth Trust	Clerical Medical European Growth Trust	Clerical Medical Japan Growth Trust	Clerical Medical Gilt and Fixed Interest Income Trust
--	--	-------------------------------------	---

The price up to March 21st 1986 will be 25p. After March 21st 1986, the ruling price will be applicable. Please send me details of:  Unit Trust Savings Plan  Share Exchange Scheme

Surname (Mr/Ms/Miss) \_\_\_\_\_  
Address \_\_\_\_\_  
Postcode \_\_\_\_\_  
Signature \_\_\_\_\_ Date \_\_\_\_\_

**INVESTING BY PHONE FREE LINKLINE CLERICAL MEDICAL 0800 373393**  
Monday - Friday 9 am - 6 pm Saturday 10 am - 4 pm

**CLERICAL MEDICAL UNIT TRUSTS**

CONSISTENCY · STRENGTH · EXPERIENCE

Clerical Medical Unit Trust Managers Limited, Registered No. 1815491

Member of the Unit Trust Association  
A wholly owned subsidiary of Clerical Medical and General Life Assurance Society, Nassau Place, Bristol BS2 0PL. Telephone 012 2 290560

سكزا من الأصل

# Plenty to go for in Europe. Especially with the leader



## LEADING UNIT TRUST OVER 12 MONTHS

Grofund European Trust is not only top European Trust - but top of all unit trusts, wherever invested. It has risen by 75.3% over the 12 months to 28th February 1986. (Source: Planned Savings, offer to bid basis with income re-invested.) And since launch in July 1984 it is up 122.4%\*

## STILL PLENTY TO GO FOR IN EUROPE

We believe there is still plenty of growth left in selected European markets, even following recent rises. If you haven't yet put part of your growth portfolio in Europe, now is definitely the time to do so - with the leader, Grofund.

## WE KNOW OUR EUROPE

Grofund European Trust's managers have the advantages of being fast, flexible - and expert. We aim to maximise capital growth by seeking out companies in Europe with the

strongest growth potential - and, above all, by picking the right markets.

The portfolio is currently invested as follows: France 34%, Germany 31%, Italy 16%, Netherlands 11%, Switzerland 6%, Sweden 2%.

## A GROWTH MINDED GROUP

Grofund Managers Limited is the unit trust management arm of Allied Irish Investment Bank plc, the merchant banking subsidiary of Allied Irish Banks, with funds under management now totalling £1.5 billion.

## HOW TO INVEST

To make a lump sum investment just complete the coupon below and post it to us with your cheque or you can place an order for units by telephoning us on 01-588 5317. The minimum initial investment is £500. You can also invest through our monthly savings plan (minimum £20). Tick box for details.

You should remember that the price of units and the income from them can go down as well as up.

However, we believe Grofund European Trust offers excellent potential for long-term growth.

### FURTHER INFORMATION

An annual charge of 1% of the value of each fund is deducted from the income of the trusts. The other price of units includes an initial charge of 5% (plus 1% on the balance of the unit price) and a 1% charge on the balance of the unit price. The 5% charge is waived for units purchased through the Grofund Managers Limited. The 1% charge is waived for units purchased through the Grofund Managers Limited. The 1% charge is waived for units purchased through the Grofund Managers Limited.

To: Grofund Managers Limited, First Floor, 8, R. Avenue, London EC4A 3DF. Telephone: 01-588 5317. I would like to receive more information about Grofund European Trust at the following address:  I would like to receive more information about Grofund European Trust at the following address:  I would like to receive more information about Grofund European Trust at the following address:



GROFUND. LIVING UP TO ITS NAME.

A MEMBER OF ALLIED IRISH BANKS GROUP Assets £6.5 billion

## Be careful where you take your last gasp

A Brighton undertaker reported that a funeral for a gypsy involved 20 limousines and took up most of the day, while a firm from Portsmouth arranged a funeral for a local showman with eight coffin bearers, 14 drivers, five coachloads of mourners, a hermetically sealed coffin in 20 gauge steel and pewter finish from America, at a total cost of £2,472. These facts emerge from the latest review of funeral costs carried out by the Odds Fellows Manchester Unity Friendly Society.

If you want to be buried cheaply, make sure you die in Oldham where a funeral will cost as little as £79 the cheapest reported in the survey. But disbursements (flowers and the like) brought the total cost to £410. Average total cost across the country worked out at £530 including disbursements - only £2 more than in the previous year.

The survey always throws up some oddities - according to a Barnsley undertaker 95 per cent of his clients believe in life after death and expect to meet their relatives when they die - not always such a pleasant prospect. Not surprisingly 80 per cent of them expected to go to heaven. But Bristolians seem to be more sceptical - only half believed in life after death and expected to be reunited with their friends and relatives.

## Financial focus

Lots of entrepreneurs have ideas for viable businesses, but many have no notion of how to go about presenting their idea, or raising the finance. A new guide to raising money, *Focus on Finance*, is available from accountants Dearden Farrow. "Applications for finance are plentiful but suffer a high rejection rate," says Dearden Farrow. "Sources of finance have multiplied and become much more sophisticated in recent years, and there really is much more money about. However, there are also numerous calls on that finance so that the provider, whether a local bank manager, or a City institutional investor, does not have to, and usually will not, look at ill-researched applications."

Copies of *Focus on Finance* are available from the publications department, Dearden Farrow, 1 Serjeants' Inn, London EC4Y 1JD (tel: 01 353 2000).

## Co-op with a sting

The Co-op Bank has come up with a new budget-type account that on the face of it looks a neat idea. Called the Freeflow Account, it pays interest of 7 per cent, net of basic rates tax, when the account is in credit, and has an automatic overdraft facility of up to £3,000 - with no transaction charges at all. The sting is that when you do overdraw on the account, the interest rate charged is a swingeing 2 per cent a month, which works out at 26.8 per cent APR - more expen-

## FAMILY MONEY/5



I've had the most wonderful dream - the Inland Revenue cancelled my account!

...sive than most credit card borrowing. The account works like the standard budget account - the automatic overdraft facility is determined by the amount of monthly payments made into the account from your normal current account. If a customer transfers £40 into the Freeflow account, his or her overdraft limit is 50 times that amount - £2,000.

The account offers a cheque guarantee card and the availability of a Handytil card to obtain cash from dispensers. Because the interest charge is not low - the usual overdraft rate is about 15 per cent - it is difficult to see to whom Co-op Bank is trying to appeal.

## Living with VAT

Our article about the bill going through Parliament to clarify the position of the self-employed prompted conference organizers to write to us with details of their seminar specifically aimed at the "single contract" self-employed. It is a one-day affair at the CFS Conference Centre in London on April 15. The conference sessions will cover aspects of being self-employed, including VAT, definitions of being self-employed and what can be done to make a "single contract" self-employed person less vulnerable to challenge from the Inland Revenue.

The fee for the one-day seminar is £70 plus VAT. Details: Oracle Business Information, 21 The Barton, Cobham, Surrey KT11 2NJ.

## Flexible currency

With equity markets on both sides of the Atlantic hitting new highs, now might be the time for profit-taking on your equity portfolio while shifting your assets into fixed interest securities - government bonds of one sort or another. In any investment equation you have to take into account the currency situation as well as prospective investment returns, which is why the Guinness Mahon Global Strategy fund offers investors a flexible investment in a number of different currencies - Global Fixed Interest Fund, which will be a managed multi-currency fixed interest fund, as well as European Fixed Interest Fund, and the Yen Fixed Interest Fund. Switching charges between the different funds are competitive and investors have the opportunity to make their own investment decisions.

Other funds available include the Index-Linked Gilts, Sterling, and Dollar Fixed Interest Funds as well as the Managed Currency and Money Funds. Details: Guinness Mahon, PO Box 442, 32 St Mary at Hill, London EC3P 3AJ (01-623 9333).

## There's still time

A significant number of UK firms will not have registered to comply with the Data Protection Act 1984 as the close of the registration period on May 1, according to accountants Ernst & Whinney. A survey conducted by the firm showed that of 200 companies sampled in February, only 14 per cent had either registered or completed the registration forms - and there are only 11 weeks to go to the deadline.

Some 37 per cent of companies have not even applied for the forms.

## Mercer courses

Our apologies to William Mercer, which runs pre-retirement courses - we got the price wrong last week. The correct price is £1,500 plus VAT for up to 30 people (paid by the employer) not £1,500 a person. The company also runs pre-retirement counselling courses for individuals at a charge of £50 a head, plus VAT or £90 (plus VAT) for a couple. Full details of both types of course are available from William Mercer MPA, Burwood House, 16 Caxton Street, London SW8 9QU (tel: 01 222 982).

## Saturday banking

About 50 Midland bank branches will open on Saturday mornings from today. Branches from Atricham to Plymouth will be open and now is the time to take advantage of Midland's excellent mortgage package. People paying over the normal 12.5 to 13 per cent for their home loan can transfer to Midland, charging 13 per cent, at no cost. Midland will pay legal and valuation fees. Borrowers will also get a 0.5 per cent discount on the interest rate for the first year of repayments.

## The high-fliers

The best performing unit trusts have outperformed investment trusts over the past 12 months with Grofund European Unit Trust showing a total return on a £100 investment of 284.50 compared with £82.50 from the top performing investment trust, Lowland. The trust is in any case something of an oddity since the next best performing investment trust, F & C Eurotrust, managed only £25 - a long way behind the leader. Whereas Lowland European Unit Trust turned in a creditable 282.40 - only a couple of pounds below the number one. Even Hill Samuel European at number 10 in the unit trust league table managed to outperform Lowland at the top of the investment trust table.

Last week in Family Money we mentioned a free advice scheme of the Business Expansion Scheme run by a firm of stockbrokers. Unfortunately we published the wrong telephone number. The correct telephone number for brokers Standcliffe Todd's free BES service is 01 636 3321.

**As the Sunday Telegraph said on December 15th, "Capel-Cure Myers has proved itself to be one of the very best stockbrokers for dealing with private clients..."**

And, as the Observer said, on the same day, "... Vanguard, the unit trust arm of stockbrokers Capel-Cure Myers, is the Small Group of the Year. For the second year running. Its four trusts rose an average 36.7%, an excellent performance."

By joining the services and the skills of Capel-Cure Myers and Vanguard, you arrive at 'The Master Portfolio Service'.

We believe that this is the most logical and effective way yet devised of managing substantial portfolios for private investors. If you have more than £50,000, you ought to find out what we can do for you.

Please telephone or write to David Edsell or Nicolas Bowater for full details at

**CAPEL-CURE MYERS**  
Members of The Stock Exchange  
01-248 8446  
85 Holborn Viaduct,  
London EC1A 2EU and Edinburgh  
Telex 886653 PROCUR G  
Member of the ANZ Group

**FRAMLINGTON UNIT TRUST GUIDE**

For a free copy of our 1986 Guide, with full details of our top-performing funds and both lump-sum and monthly investment, simply send this coupon.

To: FRAMLINGTON, FREEPOST, LONDON EC2B 2DL

Name: \_\_\_\_\_  
Address: \_\_\_\_\_

**HIGHER INTEREST RATES**

**30 DAY SHARE** Minimum Investment £500  
9-15% = 9-36% = 13-37%  
\* \* \* \* \*

**90 DAY SHARE** Minimum Investment £500  
9-80% = 10-04% = 14-34%  
\* \* \* \* \*

**3 YEAR SHARE** Minimum Investment £500  
10-00% = 10-25% = 14-64%  
\* \* \* \* \*

Head Office: 178 London Road, North End, Portsmouth, PO1 8DE.  
Telephone: (0705) 883311.

**Portsmouth Building Society**

**The simple, reliable way to buy and sell shares or unit trusts**

Already over 4,000 card holders.

**HOARE GOVETT DEALERCALL**

01-242 3696

DEALERCALL NUMBER

In the first six months since we introduced Dealercall over 4000 investors have become card holders and many of them are now using the service regularly.

Here's how it works:

- You apply for an investment limit to suit your requirements.
- You receive your personally numbered Dealercall Account Card.
- To buy and sell shares, or unit trusts, you simply call the special Hoare Govett Dealercall telephone number - 01-242 3696 with your instructions. Our minimum investment transaction is £750.
- Hoare Govett negotiates the best price available - and reports back to you immediately.

For further information and an application form, send in the coupon below.

**HOARE GOVETT DEALERCALL**

Nicholas Hurstons, Hoare Govett Dealercall, Hiron House, 319-325 High Holborn, London WC1V 7PL.  
Please send me further information and a Dealercall account opening form.

Name: \_\_\_\_\_  
Address: \_\_\_\_\_

**HOARE GOVETT**  
Financial Services Group  
Hoare Govett Limited, Members of The Stock Exchange  
Hiron House, 319-325 High Holborn, London WC1V 7PL.  
Tel: 01-404 0344 Telex: 862773

FAMILY MONEY/6

# Make the most of the hi-tech comeback

INVESTMENT

Hi-tech stocks have been at a low ebb for a couple of years, so now could be the time to start buying to catch the upswing.

One unit trust group, Crown, is launching a new technology fund — "The Crown International Technology Trust" — a recovery trust. "It is a semi-high risk fund," says Andrew Withey, Crown's investment director. "We do not believe that technology companies are about to resume their super-star status of the early 1980s but we think the tide is turning and when it does turn we are going to have to move fast."

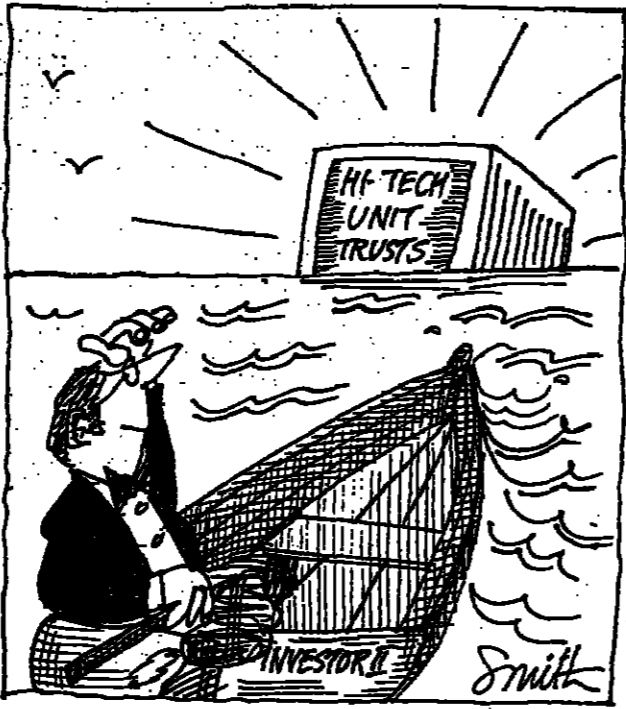
This is a bolder marketing strategy than the usual waiting until a sector is nearing a peak to launch new trusts on the wave of enthusiasm just in time to see a downturn — witness Ensign.

Some of the small manufacturers in the Midlands are now more highly rated than the hi-tech darlings of yesteryear. And there is logic in believing that those technology companies that have survived the lean years are ripe for revival.

The Crown portfolio will initially be 40 per cent invested in the United States, 30 per cent in Japan, 26 per cent in Europe (including the UK) and 4 per cent in Hong Kong.

Technology funds with a global outlook at least have room for manoeuvre when individual regions suffer a decline.

In the past, technology companies have had to buy into inf firms no one has heard of, but we will be able to



the technology content of their portfolios to about 60 per cent.

The result has been a significant upswing. The Japanese fund is up 17.1 per cent since January and the American fund is up by 11.3 per cent since the change-over. "I put it down to the change in the mix rather than an upturn in technology stocks," says unit trust manager Malcolm Coen.

But Brian Ashford-Russell, manager of Touche Remnant's Global Technology Fund, technology's star performer, says his fund is up 45 per cent since last October. He got the timing right in the US market and avoided the major UK electrical stocks which have fared badly.

The fund is now 60 per cent in the United States, 15 per cent in Japan and 25 per cent in the UK. "We are heavily underweight in Japan. Japan is looking soggy in the technology area partly because of protectionist worries and partly because of the uncompetitive exchange rate between the yen and dollar."

But the rally in the United States is more firmly based with companies changing managements or cutting costs. Mr Ashford-Russell thinks the next three months in technology stocks will be flat but the strengthening US economy will see sustained growth over the next year.

Chris Tracey, who manages Save & Prosper's New Technology fund, does not believe that the upward path for technology stocks will be smooth. "It is a very depressed sector." But he sees plenty of opportunity in the smaller companies which are not so well researched and may turn up bargains.

Current value of £100 invested over one and three years offer to offer basis with net income reinvested to March 1, 1986

Fund	one year	three years
TR Global	119.1	
Sentinel Japanese	100.2	
Lloyds Bank International	95.4	133.6
Allied Dunbar	94.9	127.6
Hill Samuel Japanese	94.9	
Target (US)	91.1	
Kleinwort Benson World	90.6	
Britannia World	88.9	101.4
Profitic	87.9	120.5
Brown Shipley	87.8	119.5
BS	87.3	
Barclay Unicorn Universal	85.6	
Wardley	85.3	162.4
S & P New	84.9	120.5
GT Technology & Growth (US)	74.7	79.5
Sentinel American	63.9	71.7

Planned Savings

# 12.3%

**ANNUAL INCOME**  
**PAID QUARTERLY**  
**PAID + FREE OF TAX**

**THE FUND** — primarily invests in "exempt" British Government Securities (Gilts). These are Gilts which are not liable to any U.K. taxation.

**QUARTERLY DIVIDENDS** — paid free of any withholding taxes.

**A REAL RETURN** — inflation is now under 6%, the fund therefore provides a real return of more than 6%.

**NO FIXED TERM** — the investment can be held for as long as you wish, you can sell at any time, on any business day.

**MINIMUM INVESTMENT £1,000** The Fund has been certified as a "Distributing Fund" under the provisions of the U.K. Finance Act 1984 in respect of its latest account period.

**ABOUT BRITANNIA GROUP.** Britannia is one of the leading Investment Management Groups in the U.K., Channel Islands and U.S.A. and now manages in excess of £4,000m. on behalf of 350,000 investors worldwide, including 1,000 institutional clients from its offices in London, Jersey, Denver and Boston.

**BRITANNIA JERSEY GILT FUND LIMITED**

COMPLETE COUPON — and receive a detailed letter explaining the fund's objectives and the Fund's performance.

Calculated as at 31st March 1986.

Estimated based on income and dividend on the Stock Exchange.

U.S. and U.K. account shareholders will, depending on their circumstances, be liable for U.S. taxation in respect of the dividend received. U.S. tax will be deducted from the dividend. A copy of the U.S. tax form will be provided with the dividend payment. The fund is not subject to U.S. taxation.

Britannia International Investment Management Limited  
PO Box 271, Queen's Road, Queen's Park, St Helier, Jersey, J.K. 9914

# The trusty way with NI contributions

Tax avoidance has long been regarded as "fair game", but avoiding National Insurance has, until now, often brought on a vague feeling of unease. However, many companies still feeling from the provision in last year's Budget which removed the ceilings on employers' National Insurance contributions. So employers have been looking to their advisers for schemes to reduce their National Insurance liability.

One scheme is the use of discretionary trusts for employees. These trusts have been around for some time but this week, a DHSS spokesman said: "Employees' trusts seem to be becoming more popular. However, compa-

nies must ensure that the payments made by the trusts do actually satisfy paragraph 19 of the 1979 Social Security (Contributions) Regulations."

This provides that certain kinds of payments are to be excluded when working out a person's earnings for National Insurance contribution purposes. Payments by an employer to trustees of employees' trusts and the subsequent payments by the trustees in favour of employees can fall within the National Insurance exclusions.

Therefore, payments of bonuses through an employees' trust can be particularly worthwhile. The trust

allows an employer to pay in the bonus, the trustees exercise their discretion and in due course pay the money out to the employee. National Insurance is not paid by either employee or employer. A barrister, Patrick Soares, said: "If the idea really takes off, the Government will almost certainly stop it. There is already an anti-avoidance provision but it is rather weak."

The anti-avoidance provision is paragraph 21 of the 1979 regulations. This allows the DHSS to ignore "abnormal pay practices" and claim National Insurance contributions as if normal pay practices had been followed. However, the legislation does

not define what is "abnormal" for this purpose.

Patrick Way, a tax solicitor, commented: "It is a grey area as to whether or not payments of bonuses through employees' trusts fall within this abnormal pay practice. However, where a significant proportion of employees' earnings have traditionally been paid by way of bonus, an argument that the arrangement was in fact normal might well succeed."

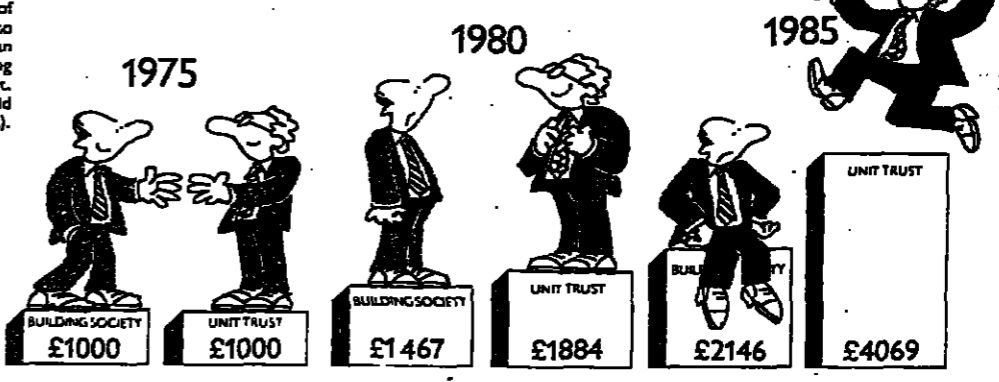
One final word of warning. The trusts must be drafted and used with care so as not to prejudice both the employers' and employees' tax position.

SF

# BE A WINNER WITH

A BRAND NEW UNIT TRUST

Illustrated graph shows the result of £1,000 invested over 5 and 10 years to 31st December 1985 in the median international unit trust and a building society ordinary share account. Net income reinvested, offer to bid (Source: UTA).



Abbey MasterTrust is a brand new type of unit trust designed to meet your needs for long term savings.

£1,000 invested in the middle-performing international unit trust 10 years ago would now be worth £4,069, comfortably ahead of inflation and substantially better than if you had left the same amount in a Building Society. And you get similar results over other long periods.

Investing in stocks and shares around the world is simple with Abbey MasterTrust.

For either a lump sum (minimum £500) or through regular savings (minimum £25 per month) you can invest your money for capital growth in a single unit trust which invests exclusively in our own range of 14 Abbey Unit Trusts, and covers all the world's major stockmarkets.

To find out more about Abbey MasterTrust and how you can become a winner, complete the coupon and return it today.

# Abbey MasterTrust

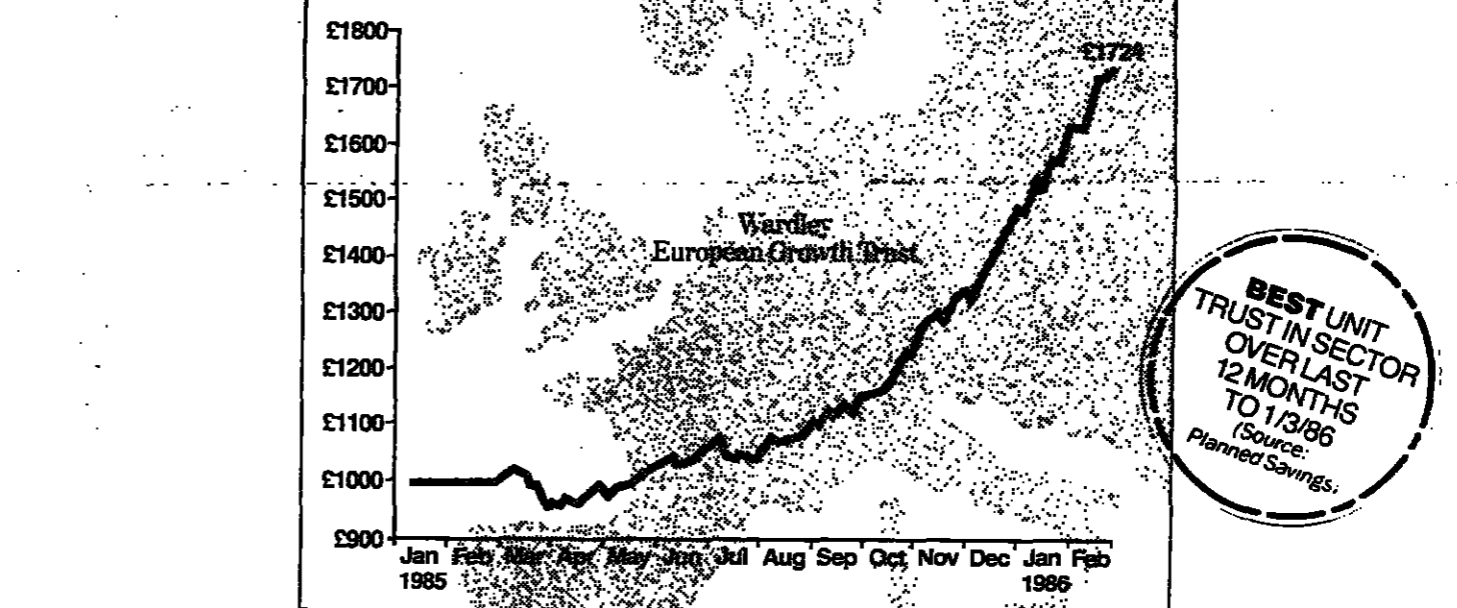
Send for details now!

To: Abbey Unit Trust Managers Limited, FREEPOST, Bournemouth BH8 8XH.  
Please send me the Abbey MasterTrust brochure.

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Postcode: \_\_\_\_\_

Abbey Unit Trusts

# WHAT'S NO.1 IN EUROPE?



# WARDLEY!...Up 72.4% in 1 year

(Offer to bid, income not reinvested)

On the up and up. That's Wardley's European Growth Trust! Had you invested £1,000 on March 1st, 1985, your investment would have grown to £1,724 by 3rd March, 1986 — net of all charges.

And, in our opinion, the prospects for Wardley's European investors still look as bright as ever.

Why? Because Wardley has the knowledge and expertise to identify and capitalise on the best of European investments. 72.4% growth in 12 months is impressive by any standard — but Wardley believes that Europe continues to offer outstanding prospects for 1986.

**INVEST TODAY**

So make the most of Europe by making the most of Wardley. Simply complete and return the application — together with your cheque made payable to 'Wardley Unit Trust Managers Limited' — NOW.

**GENERAL INFORMATION**

Investment objective: Good capital appreciation from a carefully selected portfolio of shares quoted on any of the Continental European stockmarkets.

Dealing in units: Units will be bought at the ruling offer price on any business day on which orders are received. 1.5% a guide to the offer price on 10th March was 41.2p. A Contract Note will be sent immediately your application is received — and your Unit Certificate will normally follow within the next 42 days. When you sell your units, payment will be made at the Bid price, normally within 7 days of the receipt of your renewed Unit Certificate.

Prices and yield: The current prices and yield are quoted daily in the Daily Telegraph, Financial Times and The Times.

Income: The estimated gross current yield on 10th March 1986 was 1.2% per annum. Net income is distributed annually on 31st August.

Charges: An initial charge of 5% is included in the price of units. Commission is paid to qualified intermediaries, the rates being available on request. An annual management charge of 1% (plus VAT) of the value of the Trust is deducted from the income (or capital, if there is insufficient income).

Safeguards: The Trust is authorised by the Secretary of State for Trade and Industry and is a wider range investment under the Trustee Investment Act 1981. The Trustee is Lloyds Bank Plc 71 Lombard Street, London EC3P 3JF.

Management Company: Wardley Unit Trust Managers Limited, Reg. No. 1290245, England, Registered Office: Wardley House, 71 Leeson-hire Square, London EC2M 4JN.

**APPLICATION FOR INVESTMENT IN THE WARDLEY EUROPEAN GROWTH TRUST**

1% DISCOUNT FOR INVESTMENTS OF £1,000 TO £4,999  
2% DISCOUNT FOR INVESTMENTS OF £5,000 & ABOVE  
IF YOU INVEST BY 11.4.86

I/We apply for units to the value of £\_\_\_\_\_ (min £1,000) at the Managers' quoted offer price on receipt of this application.

Surname \_\_\_\_\_  
First names \_\_\_\_\_  
Address \_\_\_\_\_  
Postcode \_\_\_\_\_

Signature(s) \_\_\_\_\_ Date \_\_\_\_\_

(In the case of joint applications, each must sign and attach full names.)

Please tick the appropriate box(es) if you would like:

(i) income distributions reinvested  (ii) details of regular monthly savings   
(iii) details of our Share Exchange Scheme  (iv) details of our Portfolio Management Services

Please send this completed application form and cheque for the amount you wish to invest to:

Wardley Unit Trust Managers Limited  
Wardley House, 71 Leeson-hire Square, London EC2M 4JN  
Telephone: 01-929 1532 1534. (Not applicable in Line)

**Wardley**  
A World of Experience

Member of the Unit Trust Association  
Member: Hongkong Bank Group

**BEAT THE BUDGET!**

INCOME TAX RELIEF 1985/6 & 1986/7

**WILL THE BUDGET CUT ASSET BACKING?**

Apply now for one or both of Baltic's asset-backed BES issues.

- \* Income tax relief at your highest rate
- \* Very high levels of prime property backing
- \* Proven and committed managements
- \* Established trades
- \* Low issue costs

**CHARLOTTE STREET RESTAURANTS PLC**

Freehold restaurants in London's West End, managed and substantially backed by Kennedy Brookes.

- Special features:
- \* Successful trading record
  - \* No delays in obtaining company's BES qualifications
  - Issue of 2,000,000 ordinary shares of £1 each at a price of £1.30 per share, payable in full on application.

**CITY SHOPS PLC**

A chain of ten prime High Street freehold shops trading with minimal risk in established products with strong marketing back-up. Special features:

- \* Nearly 100% asset backing
- \* Substantial personal cash commitment by management
- \* Full tax relief in either or both of 1985/6 & 1986/7
- Issue of 3,000,000 shares of £1.50 each at a price of £1 per share payable in full on application.

Both sponsored by **Baltic ASSET MANAGEMENT LIMITED** (Licensed Dealers in Securities)

25/26 Albemarle Street London W1X 4AD 01-493 9899

To: Close Registrars Ltd, 603 High Rd, Leyton E10 7AA

Please send without obligation a copy of the prospectus(es) ticked:

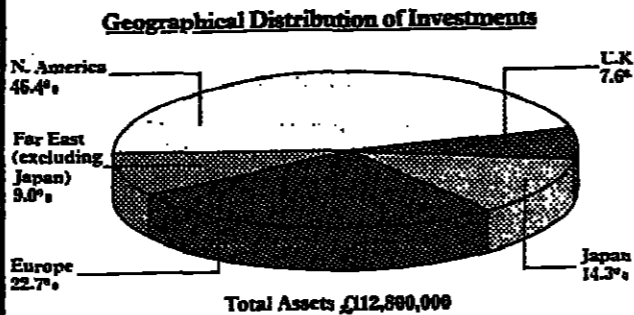
City Shops PLC  
 Charlotte Street Restaurants PLC

NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
TELEPHONE \_\_\_\_\_

Please tick this box if you would like to be placed on our mailing list for further B.E.S. issues

**The English and New York Trust plc**  
Highlights of 1985

Net asset value per share 138.7p + 20.2%  
\*Net asset value total return + 22.5%  
\*Investment trust average total return + 12.0%



Extract from the Chairman's Statement  
"In June last year, your Board decided that the timing was right to take the final step in achieving the policy of becoming a predominantly overseas trust. Over the year our investment in the U.K. has been reduced from 31.1% to 7.6% with investment of the sale proceeds going mainly into Europe, Japan and the Far East. The investment in Europe, in particular, proved to be very beneficial for the Trust and made an important contribution to the result for the year."

\*Source: Association of Investment Trust Companies.

**KLEINWORT BENSON INVESTMENT MANAGEMENT**

Copies of the Annual Report & Accounts (including a twelve-page Investment Managers' Review) are available from the Secretary, 20 Fenchurch Street, London EC3P 3DB

A member of the Association of Investment Trust Companies.

**'Eva' will tax our patience**



All smiles for Brits on the Costa del Sol - but for how long now that prices are creeping up?

Spain joined the Common Market on January 1 and already a mountain of mud-dollars is awaiting unwary tourists.

The new Common Market-style tax, IVA, which is the Spanish version of our VAT, has sent some prices rocketing - not always with any justification.

The nastiest shock for tourists will come when they rent a car. Car hire was tax-free but now it carries the 33 per cent luxury tax under IVA.

The tax - pronounced Eva

- has three bands: 6 per cent for food, medicine, books and domestic property, 12 per cent for services and commercial property and 33 per cent for luxury boats, cars, jewellery, furs and hired cars.

Restaurant prices, which previously included the old taxes, will now be shown exclusive of IVA and the tax will be added at the end, with food and drink being shown separately. Food bears tax at 6 per cent and alcoholic drinks at 12 per cent. Just to confuse matters further, mineral waters and other soft drinks are taxed at 6 per cent.

One Madrid restaurant owner who had attended a series of government seminars on IVA announced that he had finally understood it all. His prices were going to be put up by 12 to 15 per cent. He said: "My suppliers will charge me IVA at 6 per cent and I have to charge it at 6 per cent to my customers - and 6 and 6 make 12."

which means you will not pay full British taxes all over again if you bring the money back into this country.

Spain had a miserable tourist season last year after all the publicity about muggings and violence. It does not seem to have dampened the market for holiday homes.

Alan James, who runs the Lincolnshire-based Sunhomes, is expanding his Bena Vista apartments and sports-centre complex be-

tween Marbella and Gibraltar on the Costa del Sol.

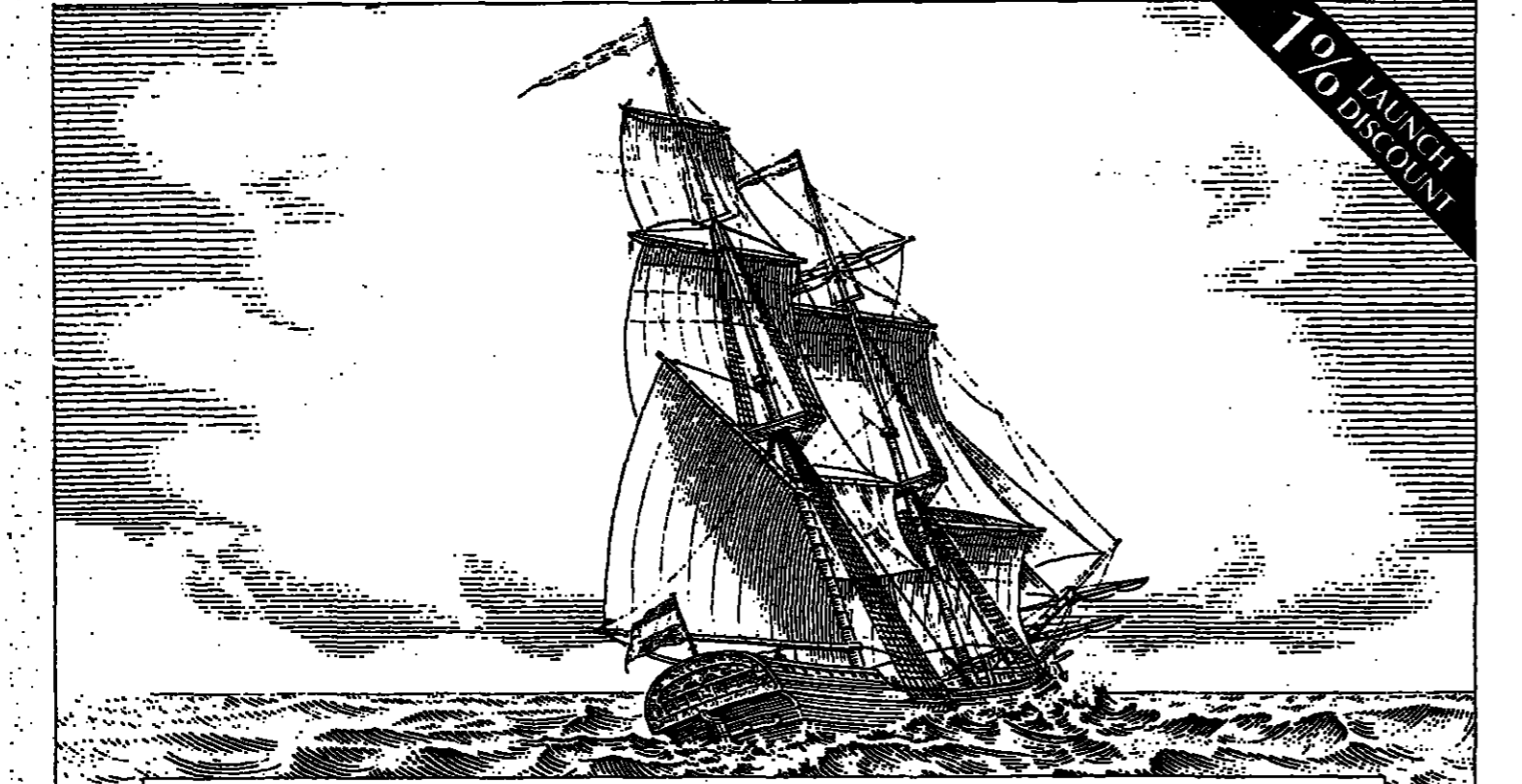
"People talk about the market here being in decline but we can literally demand whatever price we need for a property and still get good margins," said Mr James at the recent opening of a shopping precinct adjoining the development.

His confidence in the property boom in the area continues to be shared by Whippy, which is linking up with him in a £30 million time-share project to build between 200 and 400 holiday homes near the golf course.

Southern Spain has a year-round season. Pensioners spend the winter months there to escape expensive fuel bills, sportsmen, especially golfers, go there all year, and families flock there for seaside holidays during the blazing summer months.

**Vivien Goldsmith**

**ANNOUNCING THE FIRST DUTCH UNIT TRUST**



**THE EBC AMRO DUTCH GROWTH TRUST**

Enterprise, energy and entrepreneurial flair - that's how the Dutch built their great trading and commercial empires in the past. And that's how they're building them today.

You're probably familiar with the names of some of the major Dutch multi-nationals - Philips, Royal Dutch Shell, Unilever, Heineken; there are many others, however!

**YOUR GUIDE**  
To help you take advantage of them, EBC Amro Unit Trust Management Limited has launched the 'EBC Amro Dutch Growth Trust'.

The Trust aims to produce capital growth from a range of Dutch securities, including traded options. The majority of these will be quoted on the Amsterdam Stock Exchange, Europe's oldest and one of its largest stock markets. The Trust Deed permits investment on the Dutch Parallel (secondary) market, if and when authorized by the Department of Trade and Industry. This market corresponds to the USM in the UK.

**RECORD BREAKER**  
Over the last two years the Dutch market has outperformed the UK, US and Tokyo exchanges, as well as most of those in Europe, rising by 41% in the last year.

The Dutch economy is strong. It is estimated that GNP will rise by 2.5% during 1986 and industrial production will increase by 4%. In P/E terms, Holland is one of the cheapest markets in Europe. (See Graph).

**A NEW FORCE IN PERSONAL INVESTMENT MANAGEMENT**  
The EBC Amro Dutch Growth Trust is launched by EBC Amro Unit Trust Management Limited, a new investment management company which draws on the resources

of Amro Bank, one of the Netherlands' largest banks and a major international force in the financial markets; and of EBC Amro, a London-based merchant bank with a reputation for innovative investment management and foreign exchange capabilities.

**FIXED PRICE OFFER + 1% DISCOUNT**  
Units will be offered at a 1% discount on the fixed price of 50p per unit until Monday 24th March, 1986.

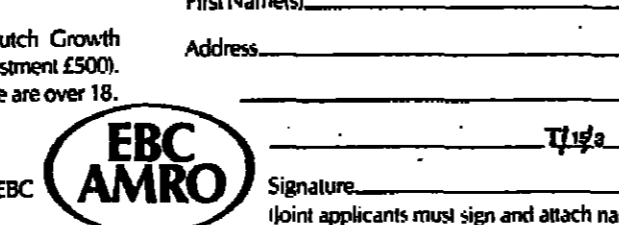
**HOW TO INVEST**  
Complete the application form and send it together with your cheque made payable to EBC Amro Unit Trust Management Limited, c/o Manchester Unit Trust Administration Company Limited, FREEPOST, Manchester M2 8BL (No stamp required).

Remember, the price of units and the income from them, can go down as well as up.

**GENERAL INFORMATION**  
Contract notes will not be issued for the initial offer but, thereafter, will usually be sent by return of post. You will receive a Unit Certificate within six weeks of the receipt of your cheque.

An initial charge of 5% is included in the price of the units and an annual charge of 1.25% (plus VAT) of the value of the fund is allowed for in the quoted yield.

Estimated gross current yield is 2.25% at the launch price of 50p. Managers reports on the fund will be issued on 15th February each year. Income will be distributed annually net of basic rate tax on 15th February. Prices are quoted in the National Press. Trustee: Midland Bank Trust Company Limited. (Not open to residents in Eire.)



**EBC AMRO DUTCH GROWTH TRUST**

APPLICATION FORM  
To: EBC Amro Unit Trust Management Limited, c/o Manchester Unit Trust Administration Company Limited, FREEPOST, Manchester M2 8BL. (No stamp required.)  
I/We wish to invest £\_\_\_\_\_ in units in the EBC Amro Dutch Growth Trust at the price ruling on receipt of this application (minimum investment £500). Fixed price offer less 1% Discount applies until 24/3/86. I am/We are over 18.

Please tick box if you require automatic reinvestment of distributions.  
 Please tick box if you require further information about the EBC Amro Dutch Growth Trust.

Mr/Ms/Miss/Other \_\_\_\_\_ Surname  
First Name(s) \_\_\_\_\_  
Address \_\_\_\_\_  
Postcode \_\_\_\_\_  
Signature \_\_\_\_\_ Date \_\_\_\_\_  
(Joint applicants must sign and attach names and addresses separately.)

**Windfall profits for some businesses**

while put up their prices by 20 per cent, although IVA is levied on them at 6 per cent.

Some prices were due to come down, such as cinema and theatre tickets. But they remained the same, bringing windfall profits for those businesses.

The new tax regime applies to mainland Spain and the Balearic Islands, such as Mallorca and Minorca but does not hold sway in the Canary Islands, Ceuta and Melilla.

More than 500,000 Britons have residential property in Spain, and about 25,000 a year are joining the thronging expatriate communities in Spain.

The property developers feared that the new tax regime would penalize them. But new residential property bears IVA at 6 per cent, the same rate as the old property tax, while commercial property is taxed at 12 per cent. The tax on property is levied only on new buildings. Subsequent sales do not bear tax at all.

People buying property in Spain have to be wary anyway, irrespective of IVA. At the

**Cut the Cost Of Your Mortgage By Up to 30%**

or cut the cost of your savings by up to 60%

A new approach to mortgages has been pioneered by Lloyd's Life which enables you to reduce the cost of your mortgage by up to 30% in year 1.

The scheme also gives you the flexibility to increase or decrease payments as your circumstances dictate. The same competitive interest rate applies whether you borrow £25,000 or £250,000 and because of the high income multiples that are offered you can buy that ideal house sooner.

The scheme is backed by Lloyd's Life and some of the world's largest banks. Secured loans are available for mortgages, remortgages, 2nd mortgages and commercial loans. If you would like further details and a written quotation (or details of how to increase your savings), please complete and return the coupon below or telephone: 021-440 5697 or 021-440 3409. (24 hour).

Please return to: Lloyd's Life Assurance Limited, FREEPOST, Birmingham, B16 8BA

Name: Mr/Ms/Miss \_\_\_\_\_  
Address: \_\_\_\_\_  
Amount of Loan Required: £ \_\_\_\_\_ (min £25,000)  
Tel: (Home) \_\_\_\_\_ (Bus) \_\_\_\_\_

**INCOME TAX RELIEF 1985/86**

**SUNHILL GROUP PLC**

Sunhill Group PLC operates 2 nursing homes providing high class accommodation and care for elderly, infirm, chronically ill and convalescent patients.

- ★ Offer Share Price 90 per cent backed by net tangible assets.
- ★ Proven operating profit record.
- ★ Over 90 per cent occupancy levels are being achieved.
- ★ Experienced, committed and successful management.
- ★ Investment offer carries full BES tax relief for 1985/86.

**Offer for Subscription**

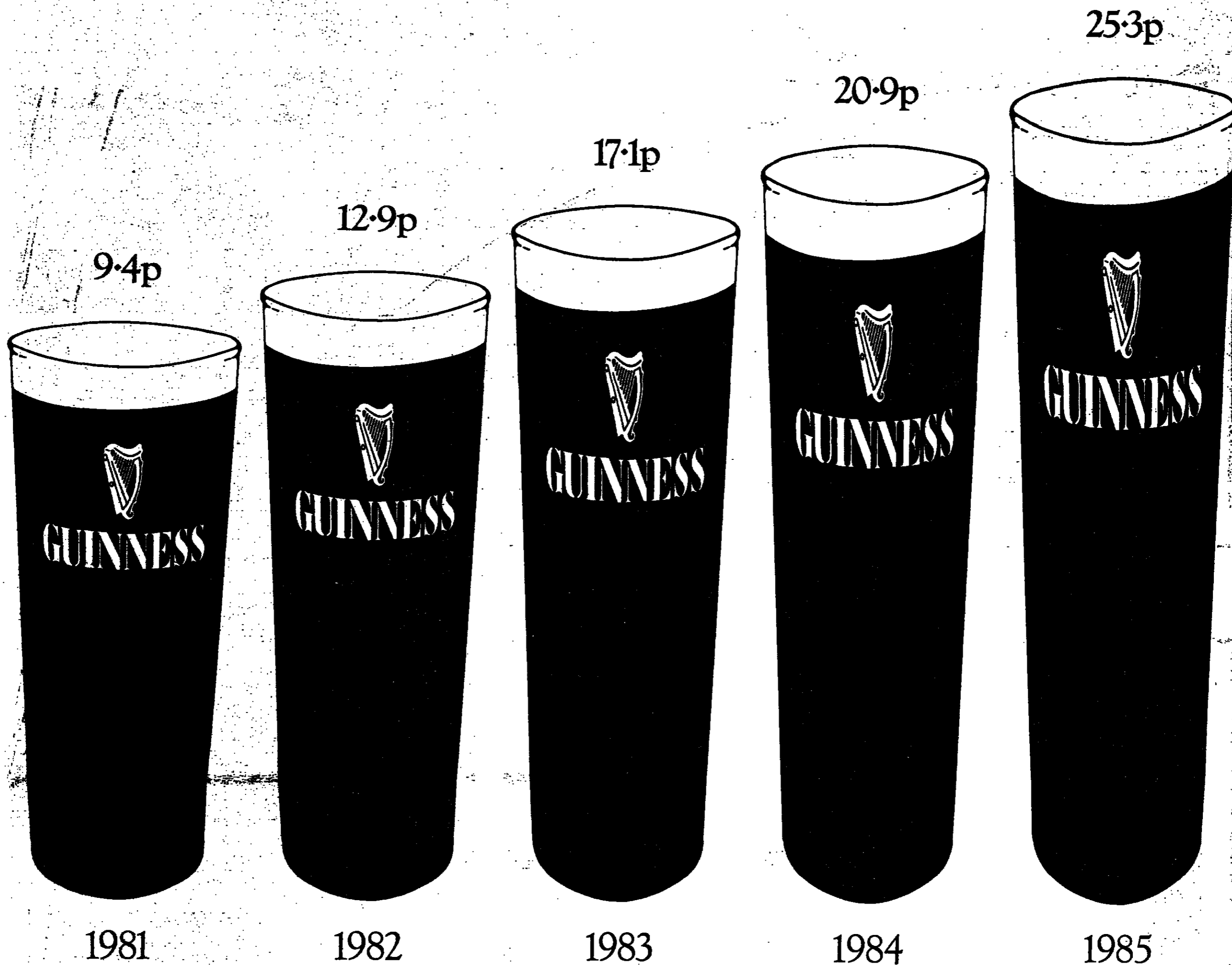
Under the terms of the Business Expansion Scheme SPONSORED BY POINTON YORK LTD (a member of NASD/M)

480,000 Ordinary Shares of 50p each at £1.05 per share payable in full on application.

The subscription list will be closed when the Offer is fully subscribed or at 3.00 p.m. on 3rd April 1986. No application is to be made for any part of the company's share capital to be admitted to the official list of the Stock Exchange or to the Unlisted Securities Market.

Copies of the Prospectus are available from: POINTON YORK LTD, 7 Cavendish Square, London, W1M 9EA. Telephone 01-631 3015

EARNINGS PER 25p STOCK UNIT.



# OUR EARNINGS ARE NO SMALL BEER.

In the last four years Guinness has been transformed both in the UK and internationally.

We sell nearly 40 per cent of all the beer exported from the UK to overseas markets.

We have successfully launched new products both at home and abroad.

Alongside our core drinks business we have expanded in retailing and health care, both growth sectors linked by strong brand names with good consumer franchises.

All this has resulted in our Company growing in value from £90 million to over £900 million in the past four years.

During that period our shareholders have reaped the benefit.

Our earnings per share have increased by 169 per cent and our share price has shown an almost six-fold increase.

Proof indeed that Guinness should be good for Distillers.

## GUINNESS PLC

Guinness and Distillers. More than just a merger.

**INVESTMENT Portfolio SERVICES LTD.**

**NO INITIAL CHARGES NEW FUND-LIMITED OFFER**

**TAX FREE CAPITAL GAINS**

Is your capital actively managed for capital growth?

Are you able to take tax-free capital gains within the CGT exemption?

Do you have the time and knowledge to analyse worldwide market trends and currency fluctuations?

**IF THE ANSWER TO ANY OF THESE QUESTIONS IS "NO" THEN THIS REVOLUTIONARY NEW FUND IS FOR YOU!**

**CONSIDER THESE FACTS:**

- \* There are no initial charges and no penalty when you cash in your holding.
- \* Your capital will be spread within a diversified international portfolio of funds managed by leading fund managers.
- \* The Fund will be managed on a daily basis and is designed to make full use of the Capital Gains Tax concessions\* thus providing the potential for annual tax free returns.
- \* Investors will enjoy the convenience of having only one certificate - there is no unnecessary paperwork and taxation complications.
- \* You receive a quarterly valuation and market report outlining your holding and future growth expectations.

This limited offer is exclusive to IPS and is only available to the public until 10.00am April 4th 1986. Demand is expected to be heavy so you should act now! For a copy of the prospectus, please complete and return the coupon.

\*The CGT Allowance for 1986 is £5,500 and grows within this limit tax free.

To: Investment Portfolio Services Ltd., 15 Manchester Square, London W1M 5AE. Tel: 01-486 0177

Name \_\_\_\_\_ Tel No. \_\_\_\_\_  
Address \_\_\_\_\_  
Postcode \_\_\_\_\_  
Tax rate \_\_\_\_\_ Amount available for investment \_\_\_\_\_  
Portfolio valuation \_\_\_\_\_ 7/15/2/86

**BUSINESS EXPANSION SCHEME**

**FIRST RETAIL STORES PLC**

UP TO £5,000,000

THE COMPANY HAS BEEN FORMED TO CREATE A DIVERSIFIED RETAIL GROUP TRADING UNDER FRANCHISE FROM PREMISES WHICH IT WILL OWN.

- Trading risks reduced by the use of franchising
- Asset Backed
- Management investing £140,000 pari passu with investors
- No Directors or promoters privileges - Directors rewards only performance related after shares have increased by 61%
- Tax Relief available in both 1985/86 & 1986/7
- Loan Facilities available

To obtain a Prospectus please complete coupon and send to: Robert Fraser & Partners Limited, 29 Albemarle Street, London W1X 3FA or Phone: 01-200 0200 (24hrs-7days)

Sponsored by 

Name \_\_\_\_\_  
Address \_\_\_\_\_  
Robert Fraser & Partners Limited  
Licensed Dealer in Securities TT 15/8  
This advertisement is not an invitation to purchase shares.

**BRADFORD INVESTMENTS**

FIXED TERM DEPOSITS, £50,000 minimum

**16.7% p.a. PAID GROSS**

STANDARD TERMS ACCOUNT, £1,000 minimum  
Under £10,000 12% p.a. Neg.  
Over £10,000 12½% Neg.

HIGH YIELD ACCOUNT, £500 minimum

**12½% p.a., NEG**

Deposits are secured. Rates are fixed.

Interest is paid annually, half yearly or monthly. For full details simply send this advert with your name and address written on it.

Enquiries from brokers, financial advisers, pension fund managers etc. are welcome.

BRADFORD INVESTMENTS, 77, 81 Birmingham Lane, Bradford 1, West Yorkshire Phone (0274) 385807 or Answerphone (0274) 737548

Licensed Deposit-Takers Established 1972

**The art of making profits**

**COLLECTING**

The full-length portrait of Mrs Anne Verelst by the fashionable 18th-century painter George Romney adorns the cover of the catalogue produced by Old Bond Street art dealers Colnaghi to highlight its current exhibition, The British Face, A View of Portraiture 1625-1850.

When Colnaghi featured the painting in its *Country Life* advertisement for the exhibition, it was spotted by the picture's former owner, a widow, who sold it through Sotheby's auction house in November 1984.

Intrigued, she telephoned Colnaghi and was told they were asking around £15,000 - which astonished her because it had realized just £25,000 at auction 17 months ago.

**'A dealer may add at least 100%'**

She says: "If Colnaghi had put a price tag of £50,000 or even £75,000 on the painting I would not have been surprised. I have bought and sold quite a lot of valuable things in my time and you expect a dealer to add at least 100 or 150 per cent to the price."

"But a growth in value of 350 per cent in just over a year must be on the way to a record. I can't help wondering if Sotheby's seriously undervalued the picture to start with."

It is not, she points out, a question of Romney suddenly becoming staggeringly fashionable - so how come the huge differential in price?

Colnaghi now appears to be asking even more money for the portrait since the previous owner made her inquiries. When I went along to Colnaghi last week I was told the asking price was about £125,000 for what the dealers (and the art critics who reviewed the exhibition) considered to be one of Romney's most important works.

"I can't help feeling that the reserve price of £25,000 advised by Sotheby's may have been too low," she says. "Naturally, I am mad about it. After all, you pay the auction house for its expertise on these matters. After deductions for commission and advertising I received a total of £21,415."

Fiona Ford of Sotheby's says: "The portrait came up for sale in one of our two major annual auctions. Sotheby's estimated its value at something between £25,000 and £40,000 and it only reached the reserve price. The painting was given maximum exposure with two pages in the catalogue."

"Yes, it must be maddening for the previous owner to see the price tag put on it by Colnaghi, but these things are really not that uncommon."

"The other Romneys in the auction went for less than the Anne Verelst portrait. It is also a very large painting, which always limits the number of buyers."

Fiona Ford points out that Colnaghi, which appears to have bought the painting at the Sotheby's auction in November 1984, has had to finance it and look after it without yet seeing any return on its money.

She says: "It appears that Colnaghi has not actually sold the painting. If that's the price it thinks it can get, then good luck. The fact is that a work of art is only worth what someone is prepared to pay for it and there is no guarantee how long Colnaghi will have to wait to get that price, or indeed if it ever will."

"The price realized in the auction room is still the ultimate test of what something is worth."

True, but this is not much comfort to our reader, or anyone else who sees the art market as a form of investment as well as a source of pleasure.

"It has rather shaken my faith in the auction houses."

"I am going to have to sell some other things that my husband and I bought over the years because I need the money and I recently asked another auction house for a valuation of a rather beautiful sideboard."

"The auction house estimated its value at £2,000. Then, when I went to a London antique dealer and expressed an interest in buying this kind of sideboard I was informed that I would have to pay at least £10,000."

"The question is: Where do I go to get a good price for things? I think any other readers in my position would be well advised to get valuations from at least two auction houses before putting anything on the market. Either that, or ask a gallery to sell it on commission if you can afford to wait for your money."

**Maggie Drummond**

**A year's free mortgage**

Mortgage advisers Chase de Vere are offering clients the opportunity to win the cash equivalent of one year's mortgage repayments on a loan up to £30,000 if they take out a new mortgage or a remortgage through Chase de Vere before December 31. The winner will be drawn out of a hat at the end of the year.

To qualify you have to register with Chase de Vere before the end of March. If you refinance before the end of the year your name will be formally entered for the draw.

Obviously, this is an exercise in getting names and addresses by Chase de Vere but, on the other hand, if you are thinking of moving house anyway it could be worthwhile registering as Chase de Vere does have some competitive mortgages available at 12.5 to 12.875 per cent.

Full details from Chase de Vere, 125 Pall Mall, London SW1Y 5EA (01-930 7242).

**— THE EAGLE STAR NORTH AMERICAN TRUST —**

**Share in the profits of Dallas, Houston, Atlanta,**

**UP 25.8%**

America is more than just another country - it's a vast continent. And right now most corners of that continent are booming. From "Silicon Valley" in California... to the thriving car makers of Detroit... to the major financial institutions of New York.

Don't miss out on the exciting opportunities in the world's largest stockmarket. You can take a stake in this, the very home of free enterprise - by investing in the Eagle Star North American Trust.

**Have You Made Big Money?**

If you had invested £1,000 in our North American Trust on 1st October 1985, your holding would have a cash value now\* of £1,258.

That's impressive growth. So, we're celebrating.

On behalf of all the people who invested in our North American Trust when it was launched, just over 5 months ago. And who now find themselves much richer.

To celebrate their success - and to make it even more worthwhile for you to join them now and share in the continuing fortunes of our North American Trust, we are making a very special offer to people who invest £1,000 or more in it before 4th April. For details see opposite.

\*At 11th March, 1986  
Note: We appreciate that 5 months is only a short period of time and of course past performance is not necessarily a guide to the future. You must expect unit prices, and the income from them, to fall from time to time as well as rise.

**The Trust's Objective**

The aim of this Trust is to achieve capital growth from a range of investments in North American companies.

The Managers are able to invest in any of the 8,000 or more companies, whose shares are quoted in the United States or Canada.

The strategy of the Managers is to identify the market sectors that they believe will achieve the best growth - and then to select the most promising companies within those sectors.

All Eagle Star Unit Trusts are Rainbow Rated, according to their risk/reward potential. The North American Trust is rated Orange - Higher Risk.

**Excellent Prospects For 1986**

At the start of this year, the Wall Street Journal reported: "Looking into 1986, many Wall Street professionals talk now about fastening their seat belts and enjoying the ride... The consensus (of economic forecasters) is for continuing growth for 1986 and possibly well beyond."

That forecast has certainly been borne out so far - with the Dow Jones Index up 12.9% ready this year.

What's more, the recent drop in oil prices is good news for American

exporters, as companies around the world are enjoying lower energy costs - and are thus far better able to afford new machinery and computers.

The prospects for the American market continue to look excellent.

**How To Invest**

The North American Trust is available to everyone aged 18 or over. Simply decide how much you wish to invest (minimum £500) - then complete the application form and send it, with your cheque, to Eagle Star Group, (LC43), FREEPOST, Bath Road, Cheltenham, GL53 3BR. No stamp is needed.

**Now You Can Invest By Phone**

Alternatively, dial 100, ask for FREEPHONE EAGLE STAR and speak direct to our dealers. They will be pleased to take details of your investment there and then.

You can also obtain further information about this (or any other) Eagle Star Unit Trust on this number. Our experts will be available to answer your call from 8 a.m. to 8 p.m. on weekdays and from 10 a.m. to 6 p.m. at weekends.

**GENERAL INFORMATION**

Price And Yield. Units will be allocated at the "buying" price ruling on the date of receipt of your application. As a guide, the "buying" price of units in this Trust on 11.3.86 was 67.1p and the estimated gross annual income was 2%. No Hidden Charges. Initial costs are met by a charge of 5% (plus a rounding adjustment of 1.25p of 1p whichever is the smaller) to the selling price. Normally there is a 5% difference between these prices. Ongoing costs are met by a charge, currently 1% (plus VAT) a year (the first £100 of sales is exempt) of the net income. Income. As the unit price rises the maximum possible growth, all income will automatically, be reinvested in the Trust on your behalf. Following The Progress Of Your Investment. We will send you a Contract Note within 7 days and a Unit Certificate usually within 28 days. Both of these will state the number of units you have bought. Unit prices are shown in The Times and The Financial Times. Capital Gains Tax. The unit trust itself is not subject to capital gains tax and when you sell your units, you will not have to pay this tax, unless your total realisable gains in the tax year exceed the tax-free threshold, which is currently £5,000. Income Tax. Tax at the basic rate is deducted from the Trust's income, before it is remitted for you by the managers. If you are not liable to basic rate tax, you may reclaim the amount deducted. If you only pay tax at the basic rate, you will have no further tax to pay. If you are a higher rate taxpayer, you will have to pay the additional tax on your own account. Trustee: Midland Bank Trust Company Limited. Managers: Eagle Star Unit Managers Limited, Registered Office: 1, The Quadrant, London EC2R 9SE. Registrar: The Royal Bank of Scotland Plc.

**SPECIAL OFFER**

**FREE Sinalite Solar Calculator**

If you invest £1,000 or more in the Eagle Star North American Trust before April 4th, APPLY TODAY.

**YOUR APPLICATION**

To: Eagle Star Unit Managers Limited (LC43) FREEPOST, Bath Road, Cheltenham, Glos GL53 3BR

I wish to invest £ \_\_\_\_\_ (minimum £500) in the Eagle Star North American Trust. A cheque made payable to Eagle Star Unit Managers is enclosed.

Surname \_\_\_\_\_  
Mr/Ms/Ms/Ms \_\_\_\_\_  
Postname \_\_\_\_\_  
Address \_\_\_\_\_  
Postcode \_\_\_\_\_

I am/We are over 18 years of age  
If the holdings are to be in joint names, please give full names and addresses of the other joint holders (minimum of 3) on a separate sheet of paper.

Signature(s) \_\_\_\_\_  
Date \_\_\_\_\_  
Name and address of Financial Adviser (if any) \_\_\_\_\_

Not available to residents of Eire 7/15/86

**INSTANT ACCESS NO PENALTIES.**

**9.90% NET**

**14.14% GROSS EQUIVALENT**

No other major Building Society can offer you this combination of extra interest and no-strings.

So if you've £10,000 or more to invest you'll do very well with the Skipton. You'll get almost 3% extra interest (9.90% - gross equivalent 14.14%) and a genuine no-strings access to the whole of your capital balance. So you can pay in or withdraw all your money, whenever you like, without notice and without penalty. If your investment is below £10,000, the following rates apply:-

INVESTMENT	NET INTEREST RATE	GROSS EQUIV.
£5,000 OR MORE	9.75%	13.86%
£500 OR MORE	9.25%	13.21%

**FREE POSTAL SERVICE**

It's easy to open a Sovereign account. Simply call at your nearest Skipton branch or just Freepost your cheque with the coupon. From then on you can pay in or withdraw by post whenever you wish, and we'll pay the postage.

**MONTHLY INTEREST**

Monthly interest is available at 9.25%, paid direct to your bank, on balances of £2,500 or more.

**SKIPTON SOVEREIGN SHARES**

Please use black capital. Tick in box appropriate.

I wish to open a Sovereign Account and enclose a cheque for £ \_\_\_\_\_ (Min. £250.00 per account)

I wish to open a Sovereign Monthly Interest Account and enclose a cheque for £ \_\_\_\_\_ (Min. £250.00 per account)

Please send me more details.

NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
POSTCODE \_\_\_\_\_

SKIPTON BUILDING SOCIETY  
FREEPOST SKIPTON, NORTH YORKS YO6 1SR

The co not

3% 8 1/2

FAMILY MONEY '9

# The card with cover may not do nicely

INSURANCE

American Express is spreading its wings and moving away from the straightforward entertainment and leisure fields into selling financial packages. Travel insurance was an obvious one to begin with and American Express's year-round travel package is undoubtedly one of the best, if not the best on offer.

But the latest promotion from American Express is a different kettle of fish. The Cardmember Income Protection plan is a sickness benefit policy aimed at the self-employed to provide income during periods of illness.

The company is marketing this plan with typical American panache. "It is hard to think of a better way of protecting yourself against the financial effects of an accident or illness," says the brochure which goes out to cardholders.

At first sight this seems true enough. The scheme has a number of attractive features, such as not making women pay higher rates than men — the industry norm.

Cover is also cheap. For every £100 worth of monthly income required, a cardholder between the ages of 41 and 45 would have to pay just £1.50 a month.

The maximum amount of cover is £1,500 a month or half your gross monthly income, whichever is the smaller. But this scheme, and other short-term sickness insurance designed to protect income, certainly does have its drawbacks. In fact, rather than doing nicely, unless you are careful you might find it will not do at all.

The new plan provides income after 30 days of disablement and then the monthly sum insured will be paid for up to 12 months. After that the cover terminates. This is crucially different from a permanent health policy.

"I would dispute the assertion that short-term sickness and accident cover is at all comparable with permanent health cover," says Tony Segaller of Friends' Provident. "The essential features of permanent health cover are that it continues after disablement for as long as the specified ceasing age, and secondly that the insurance company can't turn round and

cancel after a period of time. Permanent health cover is permanent."

Another industry spokesman describes insuring against sickness as "the peace of mind business. If you want complete peace of mind you don't just insure short term."

But surely a year is long enough? A 12-month lay-off might seem to be sufficient to protect in the majority of cases. Proving that, however, is not easy.

Frank Martin is a member of the PHF subcommittee for the depressingly titled Continuous Mortality Investigation. "That information isn't available," he says. "But what I can say is that, roughly speaking, one in five people who are sick enough to want income protection after deferring their claim for 13 weeks will still want cover after a year."

Patients who really stand to lose

cancel after a period of time. Permanent health cover is permanent."

Another industry spokesman describes insuring against sickness as "the peace of mind business. If you want complete peace of mind you don't just insure short term."

But surely a year is long enough? A 12-month lay-off might seem to be sufficient to protect in the majority of cases. Proving that, however, is not easy.

Frank Martin is a member of the PHF subcommittee for the depressingly titled Continuous Mortality Investigation. "That information isn't available," he says. "But what I can say is that, roughly speaking, one in five people who are sick enough to want income protection after deferring their claim for 13 weeks will still want cover after a year."

cancel after a period of time. Permanent health cover is permanent."

Another industry spokesman describes insuring against sickness as "the peace of mind business. If you want complete peace of mind you don't just insure short term."

But surely a year is long enough? A 12-month lay-off might seem to be sufficient to protect in the majority of cases. Proving that, however, is not easy.

Frank Martin is a member of the PHF subcommittee for the depressingly titled Continuous Mortality Investigation. "That information isn't available," he says. "But what I can say is that, roughly speaking, one in five people who are sick enough to want income protection after deferring their claim for 13 weeks will still want cover after a year."

cancel after a period of time. Permanent health cover is permanent."

Another industry spokesman describes insuring against sickness as "the peace of mind business. If you want complete peace of mind you don't just insure short term."



ture of the policy". According to Janet Brady, public relations director, "it's not meant to replace long-term cover". Yet the promotional material speaks for itself. "This is the vitally important difference between the Plan and many long-term health insurance policies...the fact that the qualification period is so

Good idea for the self-employed

remarkably short — just 30 days."

Thirty days' deferment before benefit is paid is quite normal in short-term policies. Surely it would be fairer to say that the crucial difference between short-term and long-term cover is the limit on the payment of benefits — with all the difficulties that might create for a person who con-

tracts a long-term illness or disability?

This plan, and others like it are perfectly good, provided they meet a recognized need. It may be a good idea to have both sorts of health cover — especially if you are self-employed. You could have the short-term cover because it is cheap — and proper long-term permanent health cover with a 12-month deferment before

benefit is paid. This would then come into action once the short-term policy benefits had been exhausted — and the 12-month deferment would dramatically reduce premiums on the PHI policy.

If you are having difficulty in deciding what your needs really are, the answer must be to consult an insurance broker, who should be a member of the British Insurance Brokers' Association.

Lorna Bourke

How Regency will fix it

If the Chancellor really is going to cut interest rates in his Budget, now is the time to move into fixed interest investments. One of the most attractive on offer at the moment is from the Regency Building Society, which is offering a 12-month bond at the fixed rate of 10 per cent net of basic rate tax.

Unlike most other building society investments, the Regency bond interest rate is guaranteed and will not fluctuate. The minimum investment is only £500. Full details from Regency Building Society, Sussex House, 130 Western Road, Hove, Sussex BN3 1DR (Brighton 724555).

## 99% of unit-linked personal pension policies will cost you dearly. Here's one that won't.

Unit-linked personal pension policies can be a first class investment. But you may have to pay a high price to meet the insurance company's costs or commission to an intermediary.

Some will cut your investment by as much as 50% in the first year, or even in the first two years.

Others will apply the first year or two years' contributions to "initial" or so-called "capital" units which bear high charges year-on-year.

If you increase your contributions, then the same charging process is applied to the extra money you have decided to pay.

But unlike the others, The Equitable has no policy charges, no "initial" units, and no "capital" units to eat into your investment.

What's more The Equitable offers additional bonus units to those who save at least £500 a year. And our management charges on the underlying investment funds are commendably low.

So with The Equitable your money has a head start. Couple it with high tax relief and our investment record — and you have the most attractive route to financial security in retirement.

One of the reasons our pension policies do not cost you dearly is that we do not pay commission. So please contact us direct on 01-606 6611 or send the coupon.

To: The Equitable Life, FREEPOST, 4 Coleman Street, London EC2B 2JT. I'd welcome further details on The Equitable's unit-linked retirement plans.  I am self-employed.  I am an employee not in a company pension scheme.  I want to top up benefits from my company's pension scheme. (UK residents only)

Name (Mr/Mrs/Miss) \_\_\_\_\_  
Address \_\_\_\_\_  
Postcode \_\_\_\_\_  
Date of Birth \_\_\_\_\_  
Tel: (Office) \_\_\_\_\_  
Tel: (Home) \_\_\_\_\_  
BPI6A  
Founded 1782  
**The Equitable Life**  
— You gain because we're different. —

## Private Medical Insurance

We've cut the cost down to size.

BCWA's reputation is built on 40 years experience and personal service in Private Medical Insurance. Throughout that time we have built up a national reputation for being "best buy" in the market.

More individuals and companies than ever before are turning to BCWA for their health insurance needs.

Our schemes include excellent cover for private hospital charges, specialists fees and out patient treatment and an Additional Cash Payment option.

For full details of our competitive terms send the coupon today.

BCWA medical insurance is the less expensive way. Broad House, 41-43 Victoria Street Bristol BS1 6AB. Tel: 0274 21294 x2

Bristol Contributory Welfare Association T77

Bristol House, 40-56 Victoria Street, Bristol BS1 6AB.

Please send me details of the Private Patients Scheme

I am aged under 65  For individuals

For companies

For members of Professional/Trade Associations

Name \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_

When you return, you can take part of your benefit as

a cash lump-sum, absolutely free of tax. The balance will be paid as an income for life.

Do you qualify for a Pension Plan?

If you are not included in a company scheme or you are self-employed, you are one of the 12,000,000 people who can reap the advantages of this remarkable new fund. From now on, you can have your money invested in a building society and enjoy exactly the same tax concessions as a government-approved pension plan.

So much for the side-ways pension plan. How many have you looked into the Halifax Pension Plan a little more closely?

Just fill in the coupon below and we will be happy to provide you with full details.

1% bonus if you take Budget Day March 18th 1986.

To: The Scottish Mutual Assurance Society

109 St Vincent Street, Glasgow G2 3HN. Tel: 041-248 6321

Please send me, without obligation, a full talk of your TAX FREE HALIFAX PENSION PLAN

Name \_\_\_\_\_

Address \_\_\_\_\_

Daytime telephone no. \_\_\_\_\_

Age now \_\_\_\_\_ Plans of Retirement Age \_\_\_\_\_

Professional Adviser \_\_\_\_\_

**Scottish Mutual** Investments

Dependable Money Managers

# "We are not trying to do anything exceptional.."

John Gittings, Touche Remnant, Sunday Telegraph, December '85.

It just comes naturally. Which must account for our being voted:

Specialist Fund Management Group of the Year.

What Investment, March '86.

Smaller Unit Trust Group of 1985.

The Sunday Telegraph, December '85.

Best UK General Trust.

Money Observer, February '86.

Unit Trust Managers of the Year, 2nd prize.

Money Magazine, December '85.

Incidentally, our managing director's sentence ended "...just be a consistently good unit trust group." It seems we're as good as his word.

To find out more about us, ask your financial adviser, or send in the coupon below.

To: Touche Remnant Unit Trust Management Limited, Mermaid House, 2 Puddle Dock, London EC4V 3AT. Tel: 01-236 6565 or 01-248 1250 (Dealing Only).

Please send me/my financial adviser full details of your range of Unit Trusts.

Name (Mr, Mrs, Miss) \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_

Financial Adviser (where applicable) \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_

**TOUCHE REMNANT**  
UNIT TRUST MANAGEMENT LIMITED

A member of the Unit Trust Association

## WOMEN MORE THAN A SIDEWAYS GLANCE?

When the world's largest building society, the Halifax, and a leading Scottish life office launch a revolutionary high-interest savings fund, it deserves the closest scrutiny from anyone interested in getting top returns on their money.

The new Halifax Pension Plan offers a remarkable 12.25% per annum, that's over 2% higher than the net rate from an extra interest account. What's more, the interest is paid tax free.

You don't have to pay a bit of it for the new fund is made up of Halifax Mutual and Halifax's subsidiary investment funds. In fact with the tax breaks taken off, your savings will grow at a really impressive rate. For example, for every £100 you save, the government will pay you back at least £10. In other words, to invest £1000 in your new pension plan, you need only spend £700.

When you return, you can take part of your benefit as a cash lump-sum, absolutely free of tax. The balance will be paid as an income for life.

Do you qualify for a Pension Plan?

If you are not included in a company scheme or you are self-employed, you are one of the 12,000,000 people who can reap the advantages of this remarkable new fund. From now on, you can have your money invested in a building society and enjoy exactly the same tax concessions as a government-approved pension plan.

So much for the side-ways pension plan. How many have you looked into the Halifax Pension Plan a little more closely?

Just fill in the coupon below and we will be happy to provide you with full details.

1% bonus if you take Budget Day March 18th 1986.

To: The Scottish Mutual Assurance Society

109 St Vincent Street, Glasgow G2 3HN. Tel: 041-248 6321

Please send me, without obligation, a full talk of your TAX FREE HALIFAX PENSION PLAN

Name \_\_\_\_\_

Address \_\_\_\_\_

Daytime telephone no. \_\_\_\_\_

Age now \_\_\_\_\_ Plans of Retirement Age \_\_\_\_\_

Professional Adviser \_\_\_\_\_

**Scottish Mutual** Investments

Dependable Money Managers

INTEREST RATES  
36 = 13.2  
04 = 14.34  
25 = 14.64

Medical

13% NET  
18 1/2%

THIS OFFER CLOSES AT £2 MILLION  
Call us now to obtain your Building Society Reservation Number.  
0272 - 276954  
NATIONAL MEDICAL GENERAL INVESTMENT LTD  
100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200

The proposed reform of the taxation of husband and wife, expected in the Budget, is unworkable and unfair to women, according to a panel of experts questioned by *Taxation* magazine.

The Chancellor is proposing to replace the married man's allowance with a single personal allowance transferable between husband and wife if unused. This would give a married couple where the wife does not work two personal allowances instead of just the married man's allowance.

"This would offer no privacy to wives with earnings or savings of their own, could be a major source of marital disharmony and would discourage many women from re-entering employment after raising a family," was the conclusion of the *Taxation* experts.

The proposed reforms are not likely to be popular with any except childless couples where the wife does not work — hardly the most needy group. And they

### 'The unfair tax plan'

will do nothing to help the fastest growing deprived sector of society — one-parent families.

The original Green Paper on the taxation of husband and wife favoured freeing the married man's allowance and letting the single person's allowance gradually rise until both are equal. The money saved could then be used to increase child benefit. Single-parents and families with children — those most in need of relief from the tax system — would be the major beneficiaries of such a change and it is the reform favoured by those organizations dealing with poverty.

Indeed, there is no argument for leaving child benefit untaxed (provided

it continues to be paid without deduction of tax to the mother). It could then be dramatically increased, at no extra cost, benefiting low earning families.

"If you are going to have separate taxation, that in itself means that the person who is being taxed does not have to tell anybody else what his or her income is," said Baroness Robson, one of *Taxation's* committee. "Under transferable allowances the wife still won't know what the husband is earning but he will know what she is earning."

Transferable allowances would, the committee concluded, be a nightmare to administer, precipitating a mass of claims for underpayment or repayment of tax at the end of the year. Couples would not necessarily know for certain at the beginning of each tax year how much of their personal tax allowances a wife could use.

LB

## The patient's dilemma

### HEALTH INSURANCE

We are constantly being told to look for best buys for everything from lounge suites to life policies, umbrellas to unit trusts. However, people

wondered where consumerism was going to stop when a BUPA spokesman recently said: "The public has to shop around for medical fees for specialists such as surgeons and anaesthetists." There are about four million people subscribers to private medical insurance and it is estimated that 60 per cent of those are in company or group schemes.

BUPA has 67 per cent of the market share and as its spokesman commented: "BUPA has a significant role to play in the private medical industry, and other companies tend to follow our lead."

However, in one important aspect of medical insurance, the majority of other companies have not followed suit. BUPA reimburses its members for fees for surgeons, anaesthetists, physicians and physiotherapy only up to certain specified limits.

This rule applies even though there is no overall maximum to the total benefits payable to every person in any year.

Other companies such as PPP (Private Patients Plan) and WPA (Western Provident Association) have no such limits on their maximum benefits for medical fees.

BUPA is in a difficult position. It says: "As market

leaders we have a responsibility not only to our members, but also to the whole private medical industry. If we gave full refunds it would be inflationary. We pay 97 per cent of all claims in full and most specialists."

Eric Foxford, of Company Medical Insurance Consultants, based in Hendon, north London, agrees with BUPA's attitude: "BUPA's limits should be adequate and if they were removed it would be like giving an open cheque book to the medical profession. I already know of one London hospital where the daily room rate is £225."

"If you ring up to book a room and you tell them that you are in a scheme which pays only £153, the hospital will waive the difference. If you are on a 'full' refund scheme they will charge you

'After surgery I was not able to argue'

the full rate for exactly the same room."

There are a number of consultants, particularly in London, who already do charge more than the BUPA limits.

BUPA's advice is to agree the fee with the consultant in advance. If it is over the limit then you should shop around for another consultant.

But one family doctor commented: "In practical terms it is difficult to recommend patients to numerous different consultants. Changing a consultant that you have been seeing for several years is not

that straightforward. Similarly, if you need an emergency operation, being wheeled to the operating theatre is hardly the time to ask whether the surgeon's fees are covered."

Stan White, personnel manager of Linguaphone, said: "We were very pleased with the service that BUPA provided."

However, we have recently changed our company scheme from BUPA as I do not feel our employees should be expected to shop around."

A personal assistant, Katherine Buss, did follow BUPA's advice and asked in advance what the fee would be. It fell within BUPA's limits. However, the surgeon told her after the operation that it had been more serious and the fee had gone up. It was now over BUPA's limit.

She said: "Two weeks after major surgery I was in no state to argue. I paid the difference out of my own money but as soon as I could I joined my employer's scheme with PPP who offer a full refund."

Unfortunately, BUPA appears to bear the burden of monitoring the ever-increasing fees of the medical profession.

BUPA does seem to bend over backwards to "look at individual cases and will contact consultants where limits have been exceeded. However, unless BUPA can persuade the consultants to reduce the bill, at the end of the day, members will still have to pay any excess."

BUPA offers a discretionary benefit option to companies as



Eric Foxford: A saving

an extra facility. This will provide a full refund for all bills but is available only to companies with 50 or more employees and is claims-related for costing.

As Mr Foxford commented: "I would only recommend to a company a medical insurance that provided a full refund or discretionary benefit option."

By choosing their medical insurance wisely, companies, in particular, can obtain improved benefits and also save substantial sums on premiums.

Mr Foxford saved around £400 a year for Tropical Plants and Displays Ltd., London, by changing its insurance — and it had only five employees employed. A large national corporation recently reduced its medical insurance bill by £45,000 by switching insurance.

Mr Foxford says: "Our ultimate aim is, as far as possible, to retain a company's existing arrangements and renegotiate a better deal for them. Changing insurers is not always appropriate."

Susan Fieldman

### THE WINNING UNIT TRUST PORTFOLIO MANAGERS

Every six months since January 1982 *Planned Savings* magazine assesses the performance of the leading unit trust portfolio managers. Regularly Richards Longstaff Unit Trust Portfolio Management walk away with the winner's laurels for Capital Growth. Success in the expanding world of unit trusts necessitates specialist professional advice on the choice from over 800 funds and often rapid changes in prospects for international stockmarkets. We are even more delighted that our *Portfolio Management Service* is providing consistent long term value.

£10,000 invested in our competition portfolio on 4 January 1982, would have been worth £33,303 on the 1st January 1986.

**Invest with The Winning Team**  
Richards Longstaff Unit Trust Portfolio Management

If you want to know how Richards Longstaff Unit Trust Portfolio Management can achieve a winning investment performance for you, contact Mark Daniels (0272) 294313 or post the coupon.

To: Richards Longstaff Ltd. Name  
Broad Quay House Address  
Broad Quay Bristol BS1 4DJ

Please send me full details of your unit trust service.

Member of the National Association of Security Dealers and Investment Managers

### WHAT MEDICAL FEES INSURANCE OFFERS — LONDON RATES

BUPA Co. Care	PPP Corporate Health Band B	WPA Co. Supercover	BCWA Extra Security Scale	Crown Co. Healthcare B	Health First	Crossland Map 2	Osca Healthcare	AMELCH2
Benefits: annual max	No upper limit	£45,000	£45,000	£40,000	No upper limit	No upper limit	£50,000	£46,000
Specialist surgeon and anaesthetist for each operation and anaesthetic	Major £281 Minor £236 Complex major £319-£1,261	Refund	Refund	Refund	Major £740 Minor £375 Complex major £585-£1,580	Major £825 Minor £375 Complex major £1,825	Refund	Refund
Physicians fees (weeks)	£115	Refund	Refund	Refund	Refund	Refund	Refund	Refund
Specialists fees for consultations such as physiotherapy	Up to £275 per year for each insured	Refund	Refund	Refund	Refund	Refund	Refund	Refund

\*Full refund. Where limits are shown, this is a total for both surgeon and anaesthetist. Full refund up to 26 weeks.

# FRAMLINGTON

## AMERICA

### Framlington American & General Fund Gives Access to a Vast and Rewarding Market: North American Smaller Companies.

Framlington American & General Fund aims for maximum capital growth through investment primarily in North American smaller companies.

Smaller companies everywhere are an attractive area for investment, but in North America the vast choice of well-managed firms in an environment totally dedicated to growth gives a fund like Framlington American & General Fund a special edge.

**THE RECORD**  
The fund was formed in April 1978. Since then the American market as a whole, as reflected by the Standard & Poors Composite Index, has done well, rising 133 per cent. Large companies, as reflected by the Dow-Jones Industrial Average, have risen 104 per cent. But with its emphasis on smaller companies Framlington American & General Fund has risen no less than 380 per cent. Part of this success has been due to the exchange rate falling from \$1.81 to \$1.46, but even with this stripped out, the unit price shows a rise of 288 per cent.

The practical effect for the investor is that an original investment of £1,000 could have been sold on 7 March 1986 for £4,520.

*Planned Savings* figures show that over the seven years to 1st March American & General Fund was one of the two best performing unit trusts investing in North American shares, turning £1,000 into £4,543. A £20 per month investment had grown to £3,875 for a total outlay of £1,680.

**THE FRAMLINGTON STYLE**  
As with Framlington Capital Trust in Britain, American & General Fund's performance has been achieved by carefully picking out smaller companies and then tending to stay with them. There is a special emphasis on regional stocks. We tend to be fully invested in a long list of shares (currently 257), and fully exposed to the dollar (although we are prepared to hedge if necessary). Turnover in the fund is lower

than average, keeping the dealing costs low, which helps performance.

On 7 March the price of income units (with a small distribution every year) was 240.4p. Accumulation units (in which net income is reinvested) were 245.6p. The estimated gross yield was 0.55 per cent.

**LUMP SUM INVESTMENT**  
You can make a lump sum investment simply by completing the form below and sending it to us with your cheque. Units are allocated at the price ruling when we receive your order. The minimum investment for a lump sum is £500. There is a discount of 1 per cent for investments of £10,000 or more.

**MONTHLY SAVINGS PLAN**  
Starting a monthly savings plan is equally easy. The minimum is £20 per month, with a discount of 1 per cent for contributions of £100 or more. Accumulation units are used and are allocated at the price ruling on the 5th of each month. To start your plan, complete the application and send it with your cheque for the first contribution. Subsequent contributions are by the direct debit mandate which we shall send to you for your signature.

Investors should regard all unit trust investment as long term. They are reminded that the price of units and the income from them can go down as well as up.

**GENERAL INFORMATION**  
Applications will be acknowledged; certificates for lump-sum investments will be sent by the registrars, Lloyds Bank Plc, normally within 42 days. The minimum initial investment is £500. Units may be bought and sold daily. Prices and yields will be published daily in leading newspapers. When units are sold back to the managers payment is normally made within 7 days of receipt of the renounced certificate. Savings plans can be cashed in at any time. Income net of basic rate tax is distributed to holders of income units annually on 15 October. The annual charge is 1% (+VAT) of the value of the fund. The initial charge, which is included in the offer price, is 5%. Commission is paid to qualified intermediaries at the rate of 1% (+VAT). Commission is not paid on savings plans. The trust is an authorised unit trust constituted by Trust Deed. It ranks as a wider range security under the Trustee Investments Act, 1961. The Trustee is Lloyds Bank Plc. The managers are Framlington Unit Management Limited, 3 London Wall Buildings, London EC2M 5NQ. Telephone 01-628 5181. Telex 8812599. Registered in England No 895241. Member of the Unit Trust Association. This offer is not open to residents of the Republic of Ireland.

TO: FRAMLINGTON UNIT MANAGEMENT LIMITED, 3 LONDON WALL BUILDINGS, LONDON EC2M 5NQ

I wish to invest  LUMP SUM  MONTHLY SAVINGS  
in Framlington American & General Fund (minimum £500) in Framlington American & General Fund (minimum £20)

I enclose my cheque payable to Framlington Unit Management Limited. I am over 18. For accumulation units in which income is reinvested, tick here  I enclose my cheque for £..... for my first contribution (this can be for a larger amount than your monthly payment). I am over 18.

Surname (Mr/Mrs/Miss/Title) \_\_\_\_\_  
Full first name(s) \_\_\_\_\_  
Address \_\_\_\_\_  
Signature \_\_\_\_\_ Date \_\_\_\_\_  
(Joint applicants should all sign and if necessary give details separately)

FRAMLINGTON

### INTEREST RATES ROUND-UP

**Banks**  
Current account — no interest paid. Deposit accounts — seven days, notice required for withdrawals. Barclays 5.75%, Lloyds, Midland and NatWest at 6.5 per cent. National Girobank 6.5 per cent. Fixed term deposits £10,000-£24,999, 1 month 8.75 per cent, 3 months 8.25 per cent, 6 months 7.75 per cent. (Rates from NatWest) Other banks may differ.

**NATIONAL SAVINGS INCOME BOND**  
Start rate monthly income for first year, 8 per cent, increased at end of each year to match increase in prices as measured by Retail Prices Index. Cash value remains the same. Income taxable, paid gross. Three months notice of withdrawal. Minimum investment £5,000, in multiples of £1,000, maximum £50,000.

**NATIONAL SAVINGS 3RD INDEX-LINKED CERTIFICATES**  
Maximum investment £5,000, excluding holdings of other issues. Return tax-free and linked to changes in the Retail Price Index. Supplement of 2.5 per cent in the first year; 2.75 per cent in the second year; 3.25 per cent in the third year; 4 per cent in the fourth year and 5.25 per cent in the fifth year. Value of Retirement Issue. Certificates purchased in March 1981, £151.30 including bonus and supplement February 1986, 57.7% (The new RPI figure is not announced until the third week of the following month)

**NATIONAL SAVINGS CERTIFICATES**  
31st issue. Return totally free of income and capital gains tax, equivalent to an annual interest rate over the five-year term of 7.85 per cent, maximum investment £5,000.

**NATIONAL SAVINGS BANK**  
Ordinary accounts — if a minimum balance of £100 maintained for whole of 1986, 6 per cent interest p.a. for each complete month in which balance is over £500, otherwise 3 per cent. Investment Account — 11.5 per cent interest paid without deduction of tax, one month notice of withdrawal, maximum investment £50,000.

**Guaranteed Income Bonds**  
Return paid net of basic rate tax, higher rate taxpayers may have a further liability on maturity. 1.23 and 4 Years — General Portfolio — 9.0%, 5 Years — New Direction Finance — 9.0%.

**Local Authority Town Hall Bonds**  
Fixed term, fixed rate investments, interest quoted gross (basic rate tax deducted at source reclaimable by non-taxpayers until April 1986 when CRT becomes payable). 1 year — Neath — 10.5%, 2 and 3 years — Kirkcaldy — 11%, 4.5, 6, 7 and 8 years — Worthing 10.75%, 9 and 10 years — West Yorkshire — 10.5%. Minimum investment in each — £500. Further details available from Chartered Institute of Public Finance and Accountancy, Loans Bureau (01-638 6361) between 10am and 2.30pm) see also Prestel no 24808.

**Building Societies**  
Ordinary shares accounts — 7.00 per cent. Extra interest accounts usually pay 1 to 2 per cent more over the ordinary share rate. Rates quoted above are those most commonly offered, individual building societies may quote different rates. Interest on all accounts paid net of basic rate tax. Not reclaimable by non-taxpayers.

**Foreign Currency Deposits**  
Rates quoted by Rothschild's Old Course Int. Reserves 0481 26741. Seven days notice is required for withdrawal and no charge is made for switching currencies.

**Sterling** 8.86 per cent  
**US dollar** 6.94 per cent  
**Yen** 5.16 per cent  
**DeMark** 3.72 per cent  
**French Franc** 11.42 per cent  
**Swiss Franc** 2.96 per cent

This advertisement does not constitute an invitation to subscribe for shares

## Williams de Broë

### Event Group plc

Offer for subscription of 800,000 ordinary shares at £1 each

A retailer of quality shoes, selling under the names "Event" and "Duo", and of clothing under "Benetton" franchises currently trading from 11 shops. Pre-tax profit projection of £308,000 for current year.

Funds to be utilised in a meaningful expansion in the number of retail shops in an established and profitable group with substantial potential.

An investment in REAL Business Expansion.

Copies of the BES prospectus can be obtained from:

WILLIAMS de BROE HILL CHAPLIN & COMPANY LIMITED  
PINNERS HALL  
AUSTIN FRIARS  
LONDON EC2P 2HS



**FAMILY MONEY/11**

**Number 50 gets his cash**

The 50th investor in Signal Life, the Gibraltar-based insurance company which failed in 1982, has just been successful in recovering his investment from the broker who recommended Signal Life, marking yet another triumph for SLIAG (Signal Life Investors' Action Group).

"All those people who have had the bottle to take their broker to court have been successful in recovering not just their original investment, but interest and costs too," reports John Potter, the indefatigable co-ordinator of SLIAG.

About 14 brokers, many of them registered with the Insurance Brokers' Registration Council (IBRC) and members of BIBA (British Insurance Brokers' Association), have now compensated their clients for putting them into the gilt bonds issued by Signal Life.

Investors have been winning their court actions in many cases because the bro-

kers failed to check whether the gilt bond fund, run by Signal Life, had a trustee. It did not, and as a result no reputable broker should ever have promoted Signal Life's products.

Many did, however, in order to earn the higher than usual commission paid by the insurance company, which subsequently collapsed.

But if 50 Signal Life investors have been compensated, there are still about 300 who have still received not a penny. Many of the brokers have professional indemnity insurance which should pay out if it is proved that they have been negligent.

But they are hiding behind this, Mr Potter claims, as an excuse for not paying compensation.

"They are saying that the IF insurers are refusing to agree to how long any cases might take, which means they cannot get to court," explains Mr Potter.

Of the £1.5 million owing to investors in the Signal Life Gilt Bond, about £150,000 has now been recovered by SLIAG.

"But we have another fifty cases, at least on the go," confirms Mr Potter.

"The most depressing aspect of the whole affair is that the IBRC and BIBA have been absolutely useless.

"And if the public thinks that membership of these organizations is any protection for them, they are wrong. They have done nothing."

BIBA and the IBRC have both mounted publicity campaigns over the years aimed at convincing the public that it is better to go to a registered broker or a member of BIBA rather than trusting your affairs to the "unregulated" financial adviser.

In the event, this does not seem to have been much protection for Signal Life investors.

Lorna Bourke

**INCOME TAX RELIEF IN 1985/86**

**STOP PRESS**

**Guinness Mahon & Co. Limited**

The Merchant Bank responsible for the largest BES Company in 1984/5

**DOES IT AGAIN**

APPLICATIONS SO FAR RECEIVED FOR  
**LOCKTON INNS plc**

&  
**LOCKTON RETAIL STORES plc**  
**TOTAL OVER £8,000,000**

Both offers have been extended until further notice. Shares will be allocated and certificates posted on Monday 17th March in respect of all valid applications received by 3.00 p.m. on that day.

Applications received on or after Tuesday 18th March 1986 will be considered in the light of the Budget statement.

For further information, phone Guinness Mahon on (01) 623 9333 - 24 hour service.

This advertisement does not constitute an invitation to subscribe for shares.

**The Merchants Trust PLC**

**Highlights of the year**

(unaudited results for the year ended 31st January 1986)

Net earnings per ordinary share 3.79p +24.7%  
Dividend per ordinary share 3.75p +25.0%  
Net asset value per ordinary share 134.0p +10.1%

**Dividend Forecast**

Present indications suggest that the Board will recommend an increase in total dividend of 15% for the current year making a total dividend of approximately 4.3p.

**Investment Objective**

The company's investment policy is primarily to provide an above average level of income and income growth, together with long term growth of capital. The intention is to maintain a diversified worldwide portfolio in which recovery situations and the use of gearing will be given special emphasis.

**MANAGERS**

**KLEINWORT BENSON**

**INVESTMENT MANAGEMENT**

For a copy of the 1986 Report and Accounts available in April, please write to The Secretary, 20 Fenchurch Street, London EC3P 3DB



A member of the Association of Investment Trust Companies.

**'CHOOSING A UNIT TRUST**

There are now over 700 authorised Unit Trusts available. Our expertise, knowledge of markets & research facilities can assist in achieving the returns you require. We shall be pleased to provide you with our current investment recommendation without charge.

**FREE COPY OF INFLUENTIAL UNIT INVESTOR NEWSLETTER**

HARGREAVES LANSOWNE  
Unit Trust Advisory Service  
Embassy House, Queens Ave  
Clifton, Bristol BS8 1SB

Licences dealers in securities  
Members of NASDIA  
Information required

NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
POSTCODE \_\_\_\_\_

INCOME GROWTH

T 12

**TAX RELIEF THIS YEAR**

**BIRMINGHAM EXECUTIVE**

AIRWAYS PLC

Offer for Subscription under

**BUSINESS EXPANSION SCHEME**

jointly sponsored by

**Mercia Venture Capital Limited**  
and  
**Smith Keen Cutler**

of up to 800,000 Ordinary Shares of £1 each at £2.50 per share, payable in full on application.

**Birmingham Executive Airways:**

- \* already has traded for 3 years showing continuing substantial increase in number of passengers and revenue growth
- \* operates twice daily from Birmingham to Copenhagen, Geneva, Milan and Zurich
- \* has been awarded route development grants of £1.8m for flights to Amsterdam, Dusseldorf, Frankfurt and Stuttgart subject to an increase in the equity base
- \* is raising £380,000 by a Rights Issue to existing Shareholders

For a copy of the prospectus, post this coupon or telephone Norman Rowland, Smith Keen Cutler on 021-643 9977 during usual business hours.

To: Smith Keen Cutler, Exchange Buildings, Stephenson Place, Birmingham B2 4NN.  
Please send me the Birmingham Executive Airways PLC Offer for Subscription.

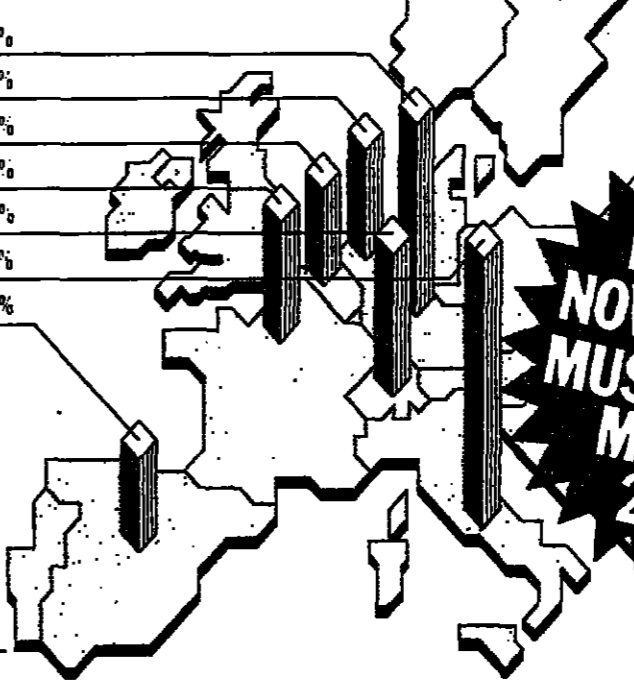
Surname (Mr/Mrs/Miss) \_\_\_\_\_ Initials \_\_\_\_\_  
Address \_\_\_\_\_  
Telephone Number \_\_\_\_\_

This advertisement does not constitute an offer to subscribe for shares

**ANNOUNCING AN IMPORTANT NEW UNIT TRUST**

**EUROPE KEEPS ON GROWING**

GERMANY	+ 71.6%
HOLLAND	+ 40.6%
BELGIUM	+ 35.4%
FRANCE	+ 45.7%
SWITZERLAND	+ 52.5%
ITALY	+100.3%
SPAIN	+ 35.3%



Stockmarket Growth 1985

**INVEST NOW IN BRITANNIA'S NEW EUROPEAN GROWTH TRUST**

Europe was a great success story for unit trust investors in 1985. Share prices rose rapidly on the major European stockmarkets. Prices of European unit trusts rose with them. And all the economic indicators suggest that this trend will continue.

**Investing in stability plus... dynamism!**

The new Britannia European Growth Trust aims for capital growth from a broad based portfolio of European shares, giving you an ideal opportunity to take a stake in this booming investment sector.

Britannia's investment managers are concentrating on the countries that combine political stability and a sound currency with a record of

dynamic stockmarket growth: Germany, up 71% in 1985, Switzerland up 52%, France up 45%, Holland up 40%. These stockmarkets offer a wide scope for profitable investment in both blue-chip and selected smaller companies.

**Don't miss the boat. Don't remain under-invested.**

The leading European economies are characterised by strong economic growth, low inflation and the prospect of falling interest rates. Although last year saw excellent returns from European unit trusts, there is virtual unanimity amongst financial commentators and investment advisers alike that Europe remains an area of outstanding growth potential for 1986 and beyond.

Surprisingly, however, only a small number of unit trust holders have any investments in Europe. Make sure you achieve your stake in Europe by investing today in the new Britannia European Growth Trust.

**Invest now for up to 2% discount**

Simply complete the application form below, or call our Unit Trust Dealers on 01-638 0478.

The estimated gross starting yield on the launch price of 50p per unit is 1.5% p.a.

Remember, the price of units and the income from them can go down as well as up.

Take advantage of our launch offer and discount (see below) and of Europe's continuing prospects for growth.

**General Information for Investors.**

Acknowledgement will be sent and certificates issued within 30 days. Unit prices and yield are published daily in leading national newspapers. Units can be sold back to the Managers at not less than the current bid price calculated to a formula approved by the Department of Trade and Industry.

An annual management charge of 3.25% on the assets (equivalent to 5% of the issue price) is included in the price of units and a service charge of an annual rate of 1% (+ V.A.T.) of the value of the Trust is deducted from the Trust's gross income, although the Trust Deed allows a maximum annual charge of 2% (+ V.A.T.).

The Trust Deed permits investment in traded equities and in second markets within the guidelines laid down by the Department of Trade and Industry. The Trust's income distribution date is 1st April in respect of the period ending 1st February. The first distribution is scheduled for 1st April 1987.

Remuneration is payable to qualified intermediaries and rates are available on request. Trustees: Midland Bank Trust Company Limited, 119 Old Broad Street, London EC2M 1AQ. Managers: Britannia Unit Trust Managers Limited, Telephone 01-638 0478. Registered Office: 80 Gresham Street, London EC2R 3LD. Member of The Unit Trust Association.

**THE NEW BRITANNIA EUROPEAN GROWTH TRUST**

To: BRITANNIA UNIT TRUST MANAGERS LIMITED 74, 78 Finsbury Pavement, London EC2A 1JD TT 193

I wish to invest £\_\_\_\_\_ (minimum £500) in the Britannia European Growth Trust at the Fixed Price Offer of 50p per unit and claim the special launch discount, as appropriate. A cheque is enclosed payable to Britannia Unit Trust Managers Limited.

• 1% Discount for investment of £500 up to £4,999.  
• 2% Discount for investment of £5,000 and above.

I/We are over 18 and understand that my/our application must arrive by closing date for the offer, Friday 21st March, 1986.

Regular Monthly Savings Plan  
Please tick box for information (£25 minimum investment per month)

This offer is not available to residents of Eire.

Surname \_\_\_\_\_  
Mr/Ms/Ms/Ms \_\_\_\_\_ BLOCK CAPITALS PLEASE  
First Names \_\_\_\_\_  
Address \_\_\_\_\_  
Postcode \_\_\_\_\_  
Signature \_\_\_\_\_ Date \_\_\_\_\_  
Please tick box if you are an existing Britannia unitholder.



**He's likely to be one of the main beneficiaries of your will.**

**And he isn't even in it.**

If your estate, including your house, is valued at £120,000 or more, one of the main beneficiaries of your will is likely to be the taxman.

Unless, that is, you take steps to put your estate out of his reach.

The London Life Family Inheritance Trust helps you to do just that. Indeed, to do more than that. As well as minimizing the potentially ruinous effects of Capital Transfer Tax, it provides you with a regular, tax-free income, whilst at all times allowing you access to your capital.

On top of this, there are the additional benefits of choosing London Life.

Notably the fact that we do not pay commission to middlemen, so your money goes where it ought to: into the trust. (It sounds like common sense, but it's far from common practice.)

And as we have over 175 years experience and one of the best investment records in the business, you can also be sure that your money is going into very good hands.

If you'd like to know more about the Family Inheritance Trust, fill in and return the coupon below.

To: Jeremy Ward, Marketing Department, The London Life Association Limited, FREEPOST, 100 Temple Street, Bristol BS1 6YL

I would like to know more about The London Life Family Inheritance Trust.

Date of Birth \_\_\_\_\_ 619  
Are you a London Life policyholder already? Yes/No? \_\_\_\_\_  
Tel. No. Business \_\_\_\_\_  
Home \_\_\_\_\_

Name \_\_\_\_\_  
Address \_\_\_\_\_  
Postcode \_\_\_\_\_



(If you prefer, you can call Jeremy Ward on 0800-717111 - free of charge - to discuss your requirements personally)



British TELECOM



COMPLETE THE PICTURE BEFORE APRIL 9



**FINAL BRITISH TELECOM SHARE INSTALMENT IS DUE NOW.**

If you are one of the 1.6 million people who hold shares in British Telecom, you will remember that payment for these shares is made to the Government in three instalments. The first two payments have already been made and the last instalment of 40p a share is due to be paid not later than 3.00pm on Wednesday April 9, 1986.

you have not received this request by Monday March 17, please contact Lloyd's Bank Registrars (between 9.00 am and 5.00 pm, Monday to Friday) on this LinkLine number:

LinkLine 0345 414141

BT has recently paid an interim dividend of 3p on each of the shares you hold. A cheque for this will have been sent to you, unless you instructed the company to pay

dividends direct to your bank. You may like to know that the next dividend is expected to be paid in September 1986.

BT's enquiry units can be contacted, with any other questions on your shareholding (between 9.00 am and 5.00 pm, Monday to Friday) on the following numbers:

LinkLine 0345 010505  
0345 010707

These LinkLine numbers enable you to call from anywhere in the UK for the price of a local call.

For date, information on the British Telecom share price, call Shareline on: Belfast (0232) 8030 Birmingham 021-246 8056 Bristol (0273) 215444 Cardiff 02222 8037 Edinburgh 031-447 0333 Glasgow 041-248 4400 Leeds 05321 8038 Liverpool 051-498 0737 London 01-246 8022 Manchester 061-246 8050 • British Telecom Investor Relations Office: 01-356 6863

**Investing for growth.**

**Not-so-taxing divorce**

**MAINTENANCE**

For all those divorced couples who constantly battle with the intricacies of tax and maintenance payments, the Inland Revenue is coming to the rescue.

From April 6 larger maintenance payments can be made without income tax being deducted by the payer. This is because the Government has decided for the first time since 1982 to increase substantially the limits for "small maintenance payments".

Small maintenance payments are weekly or monthly payments under a UK court order made

- by one former spouse to another, or
- to any person under 21 for his or her benefit, maintenance or education, or
- to any person for the benefit, maintenance of education of a person under 21.

**Cash-flow benefits for some women**

The limits on payments due from April 6 are increased in the first two cases to £48 a week or £208 a month. The current limits are £33 a week or £143 a month. Payments in the third instance are increased from their limits of £18 a week or £78 a month to £25 a week or £108 a month.

Cathy Madgin, a chartered accountant with a London solicitors' firm, commented: "The increase in the small maintenance payments will result in considerable cash-flow advantages to those who receive amounts up to the new limits."

A former wife, for example, may be liable for tax on the maintenance she receives. However, if it is a small maintenance payment, she receives the amount gross and does not have to wait for a refund of tax from the Revenue. If children are involved, the cash-flow advantages of small maintenance payments correctly worded in a court order are even more apparent.

**EXAMPLE A:** Henry earns £15,000 a year. Winnie is not working. Neither has any unearned income. They have two children under 16 who live with Winnie. The court orders Henry to

Henry's position:	
Total income	£15,000
Less: Maintenance for Winnie	£5,000
Single person's allowance	£2,205
Taxable income	£7,795
Henry pays tax at 30% on	£7,795
Tax deducted on maintenance	£2,338
Winnie's position:	
Maintenance	£5,000
Less: Single person's allowance	£2,205
Additional personal allowance	£1,250
Taxable income	£3,465
Winnie is liable to tax at 30%	£1,039

pay Winnie £5,000 "for her benefit".

But Henry has deducted £1,500 tax on Winnie's maintenance and she actually receives only £3,500. She has therefore suffered too much tax and must reclaim the overpaid amount (£1,037) from the Revenue.

To do this, Henry has to supply a "certificate of deduction of tax" with every payment he makes. Winnie must then send these to her tax office with her own claim form to enable her to get the balance back from the Revenue. This can be time-consuming and can result in immense cash-flow problems.

If a court order takes advantage of the small maintenance payments, £424 a month can now be paid gross to a wife — the court order would spell out that payments are £208 a month for the wife and £108 a month payable "to the wife for the benefit of" every child.

In our example Henry could, with the increase in limits, make his payments under the small maintenance provisions.

Henry's position:	
Taxable income (as example A)	£7,795
Henry pays tax at 30% on	£7,795
Tax deducted on maintenance	NI
Winnie's position:	
Taxable income (as example A)	£1,545
Winnie is liable to tax at 30%	463

Winnie now actually receives £5,000 from Henry. Her cash flow is appreciably better. She will have to pay the tax but not until the end of the year.

However, if the court order were more carefully worded, there could actually be a saving of tax and not just an improvement in cash flow.

**Covered by their personal allowances**

Payments should be expressed to be "to the children" and not "to Winnie for the children's benefit". If this is done, the income paid directly to the children would be their income for income tax purposes.

In the examples, the incomes of Winnie and the children would be covered by their respective personal allowances resulting in an overall tax saving of £463.

EXAMPLE C:			
Winnie	Child	Child	
Maintenance	2,488	1,252	1,252
Allowances	3,465	2,205	2,205
Tax payable	NI	NI	NI

Henry's tax position remains the same and he obtains full tax relief on payments made. If the maintenance were increased to £208 gross a month each, they would still be small-maintenance pay-

ments although the tax position would alter. So it is crucial that the wording in a court order is correct.

A chartered accountant, Valerie Martin, of Spry and Pegler, said: "If the order is technically incorrect the Revenue take the wording precisely as it is and not as you may have intended."

But it is essential that the court is made aware if payments to children are made artificially high for tax purposes. Otherwise, there could be problems if either a husband or wife applies at a later date for a variation of the maintenance figure.

Tax planning for maintenance payments on separation and divorce can be extremely complicated but it does have a tremendous impact. It is crucial, therefore, that if you become embroiled in divorce proceedings, you must use a specialist matrimonial solicitor who will work hand in hand with an accountant if necessary.

Valerie Martin said: "More and more, I am being asked to help solicitors to sort out the tax side of divorce for their clients. Even solicitors themselves liaise with us when they sort out their own divorces."

**INCOME TAX RELIEF 1985/86**

**SJR plc**  
SOUTH DOWNS  
HOTELS & RESTAURANTS

**Offer for Subscription of 1,000,000 Ordinary Shares of £1 each at £1.10 per share.**

- ★ Existing freehold hotel has increased in value by 94 per cent in 2 1/2 years.
- ★ Company is trading. BES relief for 1985/86 should be quickly available.
- ★ Experienced professional management.
- ★ Founder directors have an investment of £233,614.
- ★ Strong net asset cover.

Copies of the Prospectus available from **POINTON YORK LIMITED** (a member of NASDPM)  
7, Cavendish Square, London W1M 9BA  
Telephone 01-631 3015  
This advertisement is not an invitation to invest in shares.

1984 & 1985 Observer Small Unit Trust Group

1985 Money Management Small Unit Trust Group

# Vanguard A Double First!

For the second year running, Vanguard Trust Managers won the Observer "Small Unit Trust Group of the Year" Award. The average gain of our four funds was 36.7% — better than all other unit trust groups.

A contributory factor was the performance of Vanguard Special Situations Trust, the only Unit Trust to have been one of the ten best performing UK Growth funds over the last one, three, five and seven years.

**Short term performance is often a fluke — long term performance is not.**

**A Proven Performance Record**  
Over one, three, five and seven year periods, the trust is among the Ten best performing U.K. Growth Funds\*, registering gains of 32.6%, 170.3%, 319.7% and 411.9% respectively. No other U.K. Growth Fund has managed to perform so consistently.

\*Money Management figures to 1st February 1986. Offer to bid, including net reinvested income.

**Investment Objectives**  
The investment policy of this Trust is to provide capital growth from an actively managed portfolio consisting of shares of smaller companies and carefully selected special situations. These could be companies that have fallen on bad times, but are now turning round; they could be companies that look ripe for a take-over or perhaps companies with new, innovative products. We also have the power to invest up to 25% of the Trust in USM stocks, as well as in traded options in accordance with the guidelines set by the Department of Trade.

You should remember that the price of units and the income from them can go down as well as up.

**An Envious Pedigree**  
Vanguard Trust Managers is the wholly owned subsidiary of stockbrokers Capel-Cure Myers, one of the City's most quoted and authoritative sources on investment topics. They currently look after over £1 billion of funds on behalf of institutional, private and pension fund clients. Since 1985 they have been a member of the ANZ Group, a major international bank with a worldwide network of offices and with balance sheet footings exceeding US\$30 billion.

**Act Now**  
To invest in this Trust, please complete this application form and send it to the Managers. For your guidance only, the offer price\* of units on 13th March 1986 was 41.4p per unit. The Estimated Current Gross Yield is 2.85%pa.

\*For 1 split of units on 2 January 1986.

To: Vanguard Trust Managers Ltd, 65 Holborn Viaduct, London EC1A 2EU, Telephone 01-236 3053.

I/We wish to invest (minimum £500) £ in the Vanguard Special Situations Trust at the offer price ruling on receipt of my application. A cheque is enclosed, made payable to Vanguard Trust Managers Ltd.

Surname (Mr/Mrs/Miss) \_\_\_\_\_  
BLOCK LETTERS PLEASE  
First Names (in full) \_\_\_\_\_  
Address \_\_\_\_\_  
Postcode \_\_\_\_\_  
Signature \_\_\_\_\_ Date \_\_\_\_\_

General Information  
Upon receipt of your application form a contract note will be sent, followed by a certificate in 23 days. Unit prices and yields are quoted in the Financial Times. Units can be sold back to the Managers at not less than the minimum bid price calculated by a formula approved by the Department of Trade. The Trust is authorised by the Department of Trade and constituted by a Deed dated March 1971 (as amended). An initial charge of 2% is included in the offer price of units, from which remuneration is payable to qualified intermediaries at rates available on request. The annual charge is set at 2% plus VAT of the value of the Trust as opposed to a maximum of 1% permitted in the Deed. This is deducted from the gross income and is allowed for in the current gross yield. Distributions will be paid twice yearly at the end of February and August.

Trustee: Royal Bank of Scotland plc, 11 17 (4) Broad Street, London EC2.

Managers: Vanguard Trust Managers Limited, 65 Holborn Viaduct, London EC1A 2EU, telephone: 01-236-3053, Member of the Unit Trust Association. This offer is not available to residents of Eire.

**Retailers on trail of £5m**

**BUSINESS EXPANSION**

BES offerings available this week include First Retail Stores, which is looking for up to £5 million to start trading as a diversified retail business operating under franchise arrangements from freehold and long leasehold premises.

The company has the merit of not having any special clauses entitling directors and/or sponsors to cream off profits or assets. The management incentive is a reasonable option to subscribe for the £1 shares currently on offer at a price of £1.60, representing a decent 60 per cent premium. In addition, the management is putting in £120,000 on the same terms as outside shareholders — £1 a share.

One of the company's consultants, Sir Anthony Jolliffe, will, through his company, Management for Industry, be paid £7,500 for "up to 20 days a year". This works out at £375 a day assuming he does the full 20 days. However, seen in the overall context of total fees paid to directors and consultants of £17,500 a year, it does not seem as if the management will be taking an excessive amount.

Perhaps one criticism of this issue is that, as it stands in the prospectus, it is short on full-time management. Alan Courts, of sponsors Robert Fraser, and one of the directors of First Retail, says: "Cyril Spencer, a highly experienced retailer and City figure, will be taking a direct interest in the management of the company, especially in the early stages, and he has a large management back-up in the Youngs Franchise Group, from which key personnel can be made available to the company until such time as its activities warrant taking on a full-time operations manager."

If First Retail raises only the minimum £500,000 subscription, the issue looks expensive, having total expenses of £93,000 — a ratio of nearly 19 per cent. However, this improves as more money is raised. The sponsors are on 01-493 3211.

Meanwhile, under threat in the Budget, the BES hotel mania continues. The Leeds-based York Trust Ltd is looking for a mere £450,000 to add 24 new bedrooms to the Bridge Inn at Walsford, near Weatherby.

**SPECIAL BONUS OFFER**

**If you get left money, don't get left wondering what to do with it.**

For most people, inheriting more money than they are accustomed to handling is a unique experience. How do you keep it safe yet make it grow?

One answer certainly worth thinking about is the Commercial Union Prime Investment Bond. An investment of £2,000 made in February 1983 has increased by February 1986 to £3,944. No less than 97.2% net of all charges. Tax-free to basic rate taxpayers. And you could have cashed in your holding at any time. It's Britain's most successful Insurance Company Managed Fund for the period since its start in February 1983.

**Special 3rd Anniversary Offer**  
If you have £2,000 or more to invest, and would like to know more about this opportunity, just fill in the coupon, or phone Allan Ball on 01-265 7500 (ext 8852).

Apply before April 7th 1986 and, as a special bonus, all investors get £10 extra for every £1,000 they invest. For amounts of £20,000 or more, investors will continue to receive £15 for each £1,000 invested.

A leaflet with details will be sent to you completely free. It involves no obligation. It doesn't even cost you a stamp.

**CU Prime Investment Bond**

If First Retail raises only the minimum £500,000 subscription, the issue looks expensive, having total expenses of £93,000 — a ratio of nearly 19 per cent. However, this improves as more money is raised. The sponsors are on 01-493 3211.

Meanwhile, under threat in the Budget, the BES hotel mania continues. The Leeds-based York Trust Ltd is looking for a mere £450,000 to add 24 new bedrooms to the Bridge Inn at Walsford, near Weatherby.

To: Commercial Union Assurance, FREEPOST, Phoenix Way, Cirencester GL7 1BR. Please send me free and without obligation, your leaflet about the CU Prime Investment Bond and details of your special bonus offer upon until 7th April 1986.

Surname Mr/Mrs/Miss \_\_\_\_\_  
Forename \_\_\_\_\_  
Address \_\_\_\_\_  
Postcode \_\_\_\_\_ Phone No. \_\_\_\_\_

**97.2%** growth over 36 months. And cash in at any time.

**CU Life is for living.**

RUGBY UNION: FOUROUX EMPHASIZES DISCIPLINE IN HUNT FOR THE ENGLISH FOX

French wary of complacency trap

From David Hands Rugby Correspondent Paris

England venture into the French backyard at Parc des Princes today like a fox into a well-protected hen coop...

"I wish," he told French reporters this week, "you would criticize us more. Over-confidence, however justified, may be England's ally in a match where both countries contest the same prize: share, at the very least, of the season's five nations championship."

But if they are to win, England must capitalize on their assets much more than they have at any stage during the last three seasons. It is a significant comment on this England team that, at the end of the championship, we do not yet know how well they can perform, owing to their persistence in allowing the opposition back into the match.

Fourex emphasizes the point: "The scoreboard often dictates the kind of rugby you play," he said. "At 17-15 in Cardiff we were not able to play the kind of expansive game we wanted to. One interception could have changed everything. In order to play that kind of rugby you need to be calm and composed and have some points on the board."

To this end he has underlined the need for discipline among his players so they may set out in June for their carousel around Argentina, Australia and New Zealand (which incorporates four internationals) with the confidence derived from being European champions.

If England are to win they must do two things: tackle at source before the French forwards build up too much momentum and draw the sting from the French back row by tying them down close to the set pieces. It is a hefty requirement and demands a far higher work-rate away from scrummage and lineout from



Warming up for the cauldron: England players in training near Versailles yesterday

the tight forwards than they have shown hitherto. Moreover, they will have to become accustomed to the barrage of sound which will greet them throughout the game. Only three England players, Winterbottom, Colclough and Underwood, have appeared at Parc des Princes before, though some of the newcomers - Richards and Rees, for example, whose role today is vital to England's cause at lineout and in the loose - have the temperament to make light of it. After training yesterday at La Boullie they paid the stadium a visit to get some kind of impression of an arena which will be seething with noise today.

Conditions will be ideal for a running game but it is worth remembering how France played against Ireland in Paris in January. They kept the game tight for an hour, using

up the Irish defence until the moment came to let slip the backs, just as the great Welsh side of the 1970s did. France believe they will have parity at the set scrum and a slight lineout advantage and that England will not match them in their dynamic approach. "Our forwards can do things the English forwards cannot," Fourex said. "We have hands." He may be right but England will be seeking to turn the French forwards by the use of back row, scrum half and blind side wing; if they can impose themselves at the set pieces (in a way they did against another dynamic side, the Scots), then Blanco's game this season has not been so fireproof against good technical kicking that he may not be found wanting.

As always it is the simple things that will matter: finding touch, chasing kicks, putting

the ball in front of the man in a way which England have not done very successfully so far. Another distinguished French rugby man, Frances Palmade, their leading referee, who retires after handling today's international at Lansdowne Road, said this week that French players have a tendency not to learn from past mistakes.

If England can induce their mistakes today and thus upset French equilibrium, then we may yet have a match on our hands which will dispatch the 1986 championship with a flourish. "French players accept decisions without trying to understand them," Palmade said. "And when a law is introduced, players try to find a way round it. That is a bad French habit. It means cheating and they end up losing their tempers." Derek Bevan,

in his first championship match, will have his hands full today, and it will be surprising if his interpretations do not play an important part in how the game develops. This has certainly been the case in most of this season's championship matches. But England were at least grateful that in him and his Welsh colleagues on the touchline, Clive Norling and Ken Rowlands, they have officials prepared to apply the laws as they are written, for good or ill.

The quiet determination pervading the side yesterday may not outweigh their lack of experience and the capacity of the French to make the most of their opportunities. France have not had a try scored against them in the championship since March, 1984, which argues a certain defensive skill. I expect them to win again today.

Ireland want to salvage pride

From Gerald Davies, Dublin

Unlike the other three countries who play this afternoon, Ireland, who face Scotland at Lansdowne Road, have no direct interest in the outcome at the top of the five nations championship. Yet last year they were the champions and, but for a draw against France, Scotland would have been celebrating a grand slam of victories. But they have not won a game this season and are at the bottom of the table. Scotland will know exactly how it feels, of course. Two years ago, to much celebration and unfeigned joy, they were the toast of the championship in their Grand Slam year. Last year the worm had turned with a vengeance. They lost all their matches and failed to win a point.

It could well be that last season was a tiresome hiccup for the progress of the boys in blue as it would appear that they are setting some kind of pace this year for the others to follow. They are a much lauded team. On the other hand, their present success could simply mean that the Reds did the selectors a handsome favour in that trial of their mettle by turning on the heat to beat the probable Scottish team by 41-10. The pre-Christmas plan had to be hurriedly changed. That must seem an age ago but help to advance this year's chances plays as much a part in determining matters as anything that can be devised in any coach's or selector's philosophy.

But with Ian McGeechan's quiet but insistent presence, one of the pillars - Derrick Grant is in charge - it may not be entirely a matter of luck that Scotland are playing the way they do. He was one of the best of players in the seventies and he must wish for more of the kind of inventive running of which he himself was quite a master. Keith Robertson, who comes in for the injured Duncan on the wing, is of similar style.

They are three-quarters strong, and the strength of this Ireland side is not only a more pervasive influence in a main factor in their success. Jeffrey Calder and Beattie are mentioned, inseparably, as were Spillane, Carr and Matthews last year. Ireland must look forward to their own major players. With Matthews unavailable and Spillane dropped, only the redoubtable Carr remains. Anderson, who was once in the team as lock, was dropped, but he now returns as No. 8.

Orr is back to lend a modicum of stability to a team that crumbled before England's juggernaut. Scotland are going to look to take advantage here in the way the 1984 side undoubtedly would have done. Not that this side is more balanced; they play a more balanced game and will move a lot more than '84. But that 10-minute spell in Cardiff when they exerted pressure on the Welsh line showed that if they have a mind to they will play a tight game.

Ward is back at stand-off half and most recently played for Ireland on the day Scotland won the triple crown two years ago. On his day he can create something out of nothing. He has good support. Mullin is the most stylish centre in the home countries. Kiernan is forceful, Ringland has the power and speed, and MacNeill has an eye for the counterattack.

Scotland can also boast similar qualities to some of the players. But today, for Scotland, provides the moment for all the good that has gone before, when they see whether they can cope not only with the Irish team who will want to salvage some pride in front of Lansdowne Road crowd, but also whether they can withstand the pressure that comes from knowing that there is at least a share of the championship at stake.

Tennis links with S Africa could threaten Games

Frankfurt

The Olympic Games are about to discover that with tennis they have invited an embarrassing house guest in Seoul. It is evident from Eastern European and Third World representatives attending the first international congress of sport for all congress that they will be a protest and potential boycott against players on the anti-apartheid banned list. That list includes Boris Becker, the Wimbledon champion, who played in South Africa as a junior.

Also on the banned list are such players as Aris, Bale, Babin, Connors, Gernsleitner, Glickstein, Gussard, Mayotte, McNamee, Teltcher and Vilas. There can be no doubt that tennis poses a far more serious threat to the stability of the Games than rugby, a non-Olympic sport that has been which the International Olympic Committee and International Tennis Federation must quickly

Time for action on cash allegation

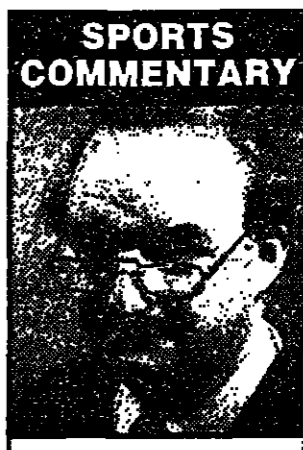
resolve. South Africa makes Soviet blood boil even faster than professional greed.

Criticism is mounting around Olan Cassell, the American former Olympic 400-metre relay gold medal winner, who is vice-president of the International Amateur Athletics Federation. It is understood that Cassell has a commercial involvement with Ted Turner's cable television deal with the Soviet Union, which is financing the Goodwill Games in Moscow. This involvement could create a conflict of interest with his official position.

Cassell has often been considered to have an equivocal position in matters relating to athletics finance. Many people, not least Dr August Kirsch, an IAAF council member from West Germany, believe that Primo Nebiolo, the IAAF president, should ask Cassell to state his position in relation to the Turner project.

The IAAF itself may ultimately be called into question over the Goodwill Games, which by issuing direct invitation to competitors will bypass the normal channels of governing body authority. It is too early yet to judge whether the Games are no more than a Soviet attempt to regain lost prestige following their ill-advised Los Angeles boycott, or a long-term attempt to provide an alternative Olympics.

Juan Samaranch probably made a mistake by going to Colorado last year to attend at the signing of the American-



David Miller

Soviet sporting concord, finding subsequently that he had witnessed the planting of what could become a poisonous vine. The Sport For All congress held under the patronage of the IOC and attended by 153 participants from 63 countries, has demonstrated something which no government can afford to ignore: that mass sport, as opposed to elite sport, is an area for increasing communication, both nationally and internationally.

How to win medals and lose friends

There were more than 30 conference papers from countries as dissimilar as Indonesia, Sweden, Kenya, East Germany, Soviet Union, which is financing the Goodwill Games in Moscow. The real benefit lay in discussions at meal times, and what the United States had better realize quickly is the loss of its international goodwill because of the slowness of its Olympic committee to donate even a small portion of the huge profits to international funds.

The USOC may have lost more in friends than it won in medals in 1984, as George Allen said in his address as chairman of the President's Council of Fitness and Sport, and was lobbying here for the United States to stage the second congress of Sport For All in 1988.

There were people at the conference laughing when Allen, a former football and track coach, was talking about his involvement and experience "with the best teams that money can buy". America may be able to "buy" the next congress, but it is the work being done in sport in countries like Tanzania by Sweden, and by China throughout central Africa, which wins friends.

Heaton given outing by Rosslyn Park

Rosslyn Park will be without Ripley and Jernyn for the Merit Table match against London Welsh at Richmond today. Both players will be preparing to accompany the England sevens team to New South Wales on Monday, and Ripley's absence gives Heaton his first senior appearance of the season in the second row.

Jernyn is replaced at stand-off by Roberts. Osborne returns to the wing and Ager comes in at centre. Davies, a late replacement for Bradley in last Saturday's John Player Cup tie against Bath, retains his place in the London Welsh back row.

Orwin, the Gloucester captain, will miss the match at Orrell in the hope that his leg injury will have cleared up in time for next Saturday's John Player Cup quarter-final at Leeds. Bristol's selectors make three changes for the game against Plymouth Albion. Morley returns from Gloucestershire duty to play on the wing, and the vice-captain, Pomphrey, replaces him in the second row after illness. Palmer comes in as hooker in place of the injured Bogier.

TODAY'S TEAMS IN PARIS

Table with columns for France and England players, including names like S Blanco, J-B Lafont, P Seba, D Chavet, E Bonneval, G Laporte, P Berbizier, P Marocco, D Dubroca, J-P Garnet, E Champ, F Haget, J Condom, D Erbeni, J-L Joinel and their positions.

TODAY'S TEAMS AT LANSDOWNE ROAD

Table with columns for Ireland and Scotland players, including names like H P MacNeill, T M Ringland, B J Mullin, M J Kiernan, K D Crossan, A J P Ward, M T Bradley, P A Orr, C F Fitzgerald, D C Fitzgerald, R D Morrow, E McCall, M G Lenihan, N J Carr, W A Anderson and their positions.

RUGBY LEAGUE

Leigh have a mountain to climb with Rovers

By Keith Macklin

The hectic schedule of the Silk Cut Challenge Cup continues tomorrow with a third consecutive week of quarter-finals and finals. Only one second division side, Leigh, have survived after the midweek defeat of Bramley, and their chances of further progress seem limited.

Leigh travel to Walsley to face Hull Kingston Rovers, the champions, who are extremely hard to beat on their Craven Park ground and who will be eager to avenge a last-minute penalty goal defeat at the hands of their visitors four seasons ago. Leigh are sweeping all before them in the second division, but Rovers seem certain to make the disparity between first and second division clubs only too evident. Wigan, the holders, welcome the return, after injury, of Lydon and Wane, and although there is a small doubt about Ella, the Australian, he is expected to

play. Their opponents, Castleford, are at full strength with the return of Jamie Sandy, their Australian half back, and they will need everyone in the battlefield against the league's in-form team. Castleford are having a poor first division season, but their cup victory at Barrow last week has given them renewed heart. However, Wigan must be favourites to go through on their Central Park pitch.

Widnes and Leeds meet for the third consecutive week after two evenly shared championship ship games last season. A convincing victory at Hatfield last week and were beaten at Widnes by a late try. Fancy Leeds may get the edge. In the fourth tie Oldham, seeking to go to Wembley for the first time, face Leeds, who are Graham, the Australian forward, who has an ear injury, and Wally Jones, another forward, has been suspended.

WEEKEND FOOTBALL, RUGBY AND OTHER FIXTURES

Table of football fixtures for the first, second, and third divisions, including teams like Arsenal, Liverpool, Manchester United, and others.

Table of football fixtures for the fourth division, Scottish premier division, Scottish first division, Scottish second division, and other leagues.

Table of rugby union fixtures, including international matches, London and Southeast, and other regional leagues.

Table of bowls fixtures, including Undercover events and champions, and other sports fixtures like badminton, tennis, and judo.

TOMORROW

Table of sports fixtures for tomorrow, including football, rugby, and other events.







Saturday

Weekend television and radio programmes Edited by Peter Dear and Peter Davalle

Sunday

BBC 1

- 7.10 Open University. Unit 8.25.
8.30 Myster's Gold. Episode 11 of the adventure story set in New Zealand during the 1860s. (r) 8.55 Bannerman Saturday Superstars. Keith Chagwin talks the SuperStore van to Diaper; back in the studio, Patrick Moore has the latest news of the Glottis probe to Haley's Comet; Run Macdonald's 'news' telephone calls; and video, Nigel Taylor has advice on leaving after a sick pet. Grandstand, introduced by Desmond Lynam. The Line-up is: 12.20 Football Focus; 12.35, 1.05 and 1.35 Racing from Lingfield; 12.50 Rugby Union preview; 1.00 News; 1.20 Boxing: Rocky Kelly v Steve Ward; 1.50 Rugby Union France v England; Ireland v Scotland; 4.15 Football scores up to 12.20. Football Focus; 4.40 Final score.
5.05 News with Jan Leeming. Weather; 5.15 Regional news.
5.20 The Muppet Show. The guest is singer John Denver.
5.45 The 18th Fa. Among those for whom Mr. Davalle has fixed it is 14-year old girl to crush grapes with her feet. (Ceefax)
6.20 The House of Hazzard. The two tearaways become involved with a panicky gangster when Daisy accidentally acquires a pocket book containing details of a top gangster's activities.
7.05 The Little and Large Show. The two comedians' guests are Janet Brown, David Lee Travis and Frank Bruno. (Ceefax)
7.40 Every Second Counts. Fast-moving quiz game for couples, presented by Paul Daniels.
8.15 The Collectors. The men and women of HM Customs and Excise are on the trail of a rebated petrol fiddle. (Ceefax)
9.05 News and Sport. With Jan Leeming. Weather.
9.20 Film: The British Job (1978) starring Peter Falk, Peter Boyle and Gene Rowlands. Thriller, based on fact, about a small-time crook who, in 1944, comes out of prison to be reunited with his crime. A series of minor robberies leads to the biggest when they accidentally discover the location of the main vault of the Bank's security company. Directed by William Friedkin.
11.00 Film: Patrick (1978) starring Susan Penhaligon, and Robert Herrmann. A horror movie about a nurse who takes a sympathetic interest in a young patient who has been in a coma since his mother died. It gradually emerges that he has strange powers. Directed by Richard Franklin.
12.50 Weather.

TV-AM

- 6.55 Good Morning Britain, introduced by Mike Morris. Weather at 6.55; news at 7.00; regional report at 7.05; sport at 7.15.
7.30 The Wide Awake Club includes news and weather at 8.25.
ITV/LONDON
8.25 No 73. This week's visitors include Shaw Taylor, Drum Theatre, and, on video, Siouxsie. 11.00 Captain Scarlet. Science fiction adventures. (r) 11.30 Secret Valley. Marianne falls foul of junkyard owner, Mr Van Gelder.
12.00 News with Carol Barnes.
12.05 News and Greaves. Ian and Jimmy discuss the football scene, in particular tomorrow's televised game between Everton and Chelsea, and touch on other sport.
12.30 Wrestling. Two bouts from Castle Hall, Hertford.
1.20 Always. The wonder helicopter faces a challenge to its invincibility when an apparently superior version takes to the skies. 2.15 Benson. His whirlwind romance Celia Barrett marries Mark Lamphere, but back at their home in New England Celia discovers a disturbing side to her new husband's behaviour. Directed by Fritz Lang-Lansdale. Slim goes to the rescue of a woman trapped at the bottom of a well. Starring John Smith and Robert Fuller. (r)
5.30 The Last programme in the German-for-beginners course. (r)
5.55 Horizon: Hi-tech is in France and Italy. A new machine became a world leader in high technology. (r)
6.45 NewsView. Jan Leeming with the day's news; Moira Stuart reviews the week's news in pictures with subtitles. Weather.
7.25 International Golf. Gary Player and Arnold Palmer are joined by Steve Cauthen and Tommy Cannon.
8.15 The Sea of Faith. The fourth programme in the series in which Don Cupitt explores the reasons behind today's crisis of faith. (Ceefax)
9.05 Stuart Barrows Sings in the Singel Hall. A new series of Stuart Barrows Sings in the Singel Hall. A new series of Stuart Barrows Sings in the Singel Hall. A new series of Stuart Barrows Sings in the Singel Hall.
9.55 Saturday Review includes Brian Appleyard talking to Richard Rogers, the architect of Loyds of London's controversial new building.
10.55 Film: Orphans of the Earth (1984) starring Tanja Aves. An award winning, made-for-television drama from Brazil about the story of a woman who keeps her families fed during the drought season when their husbands are in the South looking for work. Directed by Paulo Alonso Grisolli. (subtitled)
11.50 The Benny Golson Orchestra recorded in concert in 1964. (r) Ends at 12.30.
12.35 Night Thoughts.



Bobby Davro: On the Box, on ITV at 6.30pm. Right: Fascinating Aids, on Channel 4, at 8.30pm

BBC 2

- 6.50 Open University. Unit 1.55.
2.00 Film: The Woman on the Beach (1947) starring Joan Bennett, Robert Ryan and Charles Blackford. Mystery thriller about a young United States Navy officer who becomes embroiled with the wife of a blind artist. Directed by Jean Renoir.
3.05 Film: Secret Beyond the Door (1948) starring Joan Bennett and Michael Redgrave. After a whirlwind romance Celia Barrett marries Mark Lamphere, but back at their home in New England Celia discovers a disturbing side to her new husband's behaviour. Directed by Fritz Lang-Lansdale. Slim goes to the rescue of a woman trapped at the bottom of a well. Starring John Smith and Robert Fuller. (r)
5.30 The Last programme in the German-for-beginners course. (r)
5.55 Horizon: Hi-tech is in France and Italy. A new machine became a world leader in high technology. (r)
6.45 NewsView. Jan Leeming with the day's news; Moira Stuart reviews the week's news in pictures with subtitles. Weather.
7.25 International Golf. Gary Player and Arnold Palmer are joined by Steve Cauthen and Tommy Cannon.
8.15 The Sea of Faith. The fourth programme in the series in which Don Cupitt explores the reasons behind today's crisis of faith. (Ceefax)
9.05 Stuart Barrows Sings in the Singel Hall. A new series of Stuart Barrows Sings in the Singel Hall. A new series of Stuart Barrows Sings in the Singel Hall.
9.55 Saturday Review includes Brian Appleyard talking to Richard Rogers, the architect of Loyds of London's controversial new building.
10.55 Film: Orphans of the Earth (1984) starring Tanja Aves. An award winning, made-for-television drama from Brazil about the story of a woman who keeps her families fed during the drought season when their husbands are in the South looking for work. Directed by Paulo Alonso Grisolli. (subtitled)
11.50 The Benny Golson Orchestra recorded in concert in 1964. (r) Ends at 12.30.
12.35 Night Thoughts.

CHANNEL 4

- 1.10 Face of the Deep. The drifting populations that inhabit the surface layer of the ocean off Bermuda. (r)
2.00 Film: Songs of the Islands (1942) starring Betty Fontana and Victor Mature. Romantic musical about a young woman who returns to her home in Hawaii after studying in the United States. She falls for the son of the farmer with whom her father is in conflict. Directed by Walter Lang.
3.30 Film: Inspector Hornleigh Goes To It (1940) starring Gordon Harker, Alastair Sims and Phyllis Calvert. During the Second World War, two policemen enlist as army recruits in order to investigate a series of thefts. By accident they discover a network of spies. Directed by Walter Forde.
5.05 Brookside. (r) (Oracle)
5.00 The Last programme in the German-for-beginners course. (r)
5.55 Horizon: Hi-tech is in France and Italy. A new machine became a world leader in high technology. (r)
6.45 NewsView. Jan Leeming with the day's news; Moira Stuart reviews the week's news in pictures with subtitles. Weather.
7.25 International Golf. Gary Player and Arnold Palmer are joined by Steve Cauthen and Tommy Cannon.
8.15 The Sea of Faith. The fourth programme in the series in which Don Cupitt explores the reasons behind today's crisis of faith. (Ceefax)
9.05 Stuart Barrows Sings in the Singel Hall. A new series of Stuart Barrows Sings in the Singel Hall. A new series of Stuart Barrows Sings in the Singel Hall.
9.55 Saturday Review includes Brian Appleyard talking to Richard Rogers, the architect of Loyds of London's controversial new building.
10.55 Film: Orphans of the Earth (1984) starring Tanja Aves. An award winning, made-for-television drama from Brazil about the story of a woman who keeps her families fed during the drought season when their husbands are in the South looking for work. Directed by Paulo Alonso Grisolli. (subtitled)
11.50 The Benny Golson Orchestra recorded in concert in 1964. (r) Ends at 12.30.
12.35 Night Thoughts.

BBC 1

- 6.45 Open University. Unit 8.50.
8.55 Play School. 9.15 Articles of Faith. A series on rediscovering religious beliefs. This is the Day. A service from a viewer's home in Northampton.
10.00 Asian Magazine includes an item on the new GCSE exams. 10.30 L-Driver.
10.55 Recovery. Companies that have survived the recession. (r) 11.20 Tele-Journal. Last Monday's news from Spain. (r) 11.45 Nothing But the Best. Secondary school advice for parents. (r) 12.10 Sony, Mate, I Didn't See. A comedy sketch for the young motorcyclist. (r) 12.35 Farming. A profile of the two Wiltshire farmers who have set up the Real Meat Company with the aim of producing quality meat free from additives. 12.58 Weather.
1.00 This Week Next Week. The two faces of Britain: the pensioners, and the city high fliers who earn up to £1 million a year. The guests are Shirley Williams and Sir James Callaghan. 2.00 EastEnders. (r) (Ceefax) 3.00 Cartoon.
3.05 Film: They Were Expendable (1945) starring Robert Montgomery and John Wayne. Second World War drama about a squadron of men in torpedo boats charged with rescuing a group of high ranking officers from the beleaguered island of Bataan. Directed by John Ford.
5.15 Bret Ferrer. Episode five of the story and Brat becomes increasingly fascinated with the character of the person he is impersonating. (Ceefax).
5.45 Antiques Roadshow. The TV series of a new series introduced by Hugh Scully. The first stop is Wolverhampton. (Ceefax)
6.25 Appeal by Jack Ashley on behalf of the Television for the Deaf Fund.
6.30 News with Jan Leeming. Weather.
6.40 Songs of Praise from St Peter's Parish Church, Petersfield. (Ceefax)
7.15 The Body in the Library. Episode two of Miss Marple investigates the death of a woman. (r) (Ceefax)
8.40 Mastermind. The specialist subjects are: the plays of Harold Pinter; British coins from AD 786; the life and career of Benjamin Disraeli; and the history of Gibraltar from the 8th century.
9.10 News with Jan Leeming.
9.25 The Life. Consumer affairs.
10.10 The Rock Gospel Show. The guests include Jimmy Ruffin.
10.45 Geoffrey Smith's World of Flowers. Lilies. (r)
11.10 Secret Nature. The first programme in the series in which Andrew Cooper explores the natural history of a Devon farm. (r)
11.40 Weather.

TV-AM

- 6.55 Good Morning Britain begins with A Thought for a Sunday; 7.00 Cartoon; 7.25 Are You Awake Yet?; 7.50 The What's News? quiz; 8.10 Tim Tam's pick of the week's 4.27 news headlines.
8.30 Jonathan Dimbleby on Sunday.
ITV/LONDON
9.25 Walks Up London, with The Vicious Boys. 9.35 Woody and Friends. Cartoons. 9.45 Roger Ramjet. Cartoon.
10.00 Morning Worship from St John's Baptist and St Helen at Wroughton near Swindon. 11.00 Link. Magazine programme for the disabled. (r) 11.30 Resources. This programme on agriculture includes a discussion on EEC support subsidies which has implications for the future of farming in Britain.
12.00 Weekend World. With Britain became a nation of shareholders? 1.00 Police Five. 1.10 The Smurfs. (r)
1.25 Film: Gold Is Where You Find It (1965) starring Eddie Byrne as a man who returns home after 20 years in the United States prospecting for gold. Directed by Frank Borzage.
2.00 LWT News headlines followed by Encounter. The work of David Potter who runs Christ Church Concern for the Mentally Handicapped.
2.30 The Big Match Live. Martin Tyler is the commentator at Goodison Park where Everton entertain Chelsea.
4.30 The Queen's Voyage. Anthony Carraway presents highlights of the Queen's tour of New Zealand and Australia.
5.00 Seal Morning. Serial about a young orphaned, teenaged girl who is sent to live with her aunt in a remote part of the British Isles. Starring Jane Lapotaire and Holly Aird.
5.30 Bullseye. Darts and general knowledge game.
6.00 John Innes. Morris is in for a big surge. (Oracle)
6.30 News with Carol Barnes.
6.40 Highway. Sir Harry Scoble visits Belfast.
7.15 People Do the Funniest Things. Jeremy Beadle presents the third of his occasional series featuring clips from films and television shows that should have stayed on the cutting-room floor.
8.00 The British Academy Awards. Michael Aspel is the host at London's Grosvenor House Hotel.
10.15 News.
10.30 Hot Metal. An all-too-true-to-life comedy series about the staff of a Fleet Street newspaper. Starring Robert Hardy and Geoffrey Palmer. (Oracle)
11.00 Celebrating St Patrick. An eve of St Patrick's Day variety show from the Grand Opera House, Savoy. Date: 11.00. Host: Gloria Hunniford. Among those appearing are Frank Carson, Dennis Taylor and Dana.
12.00 LWT News headlines followed by Shooting from the Heart. A profile of Oscar-winning cameraman Chris Mengis.
12.55 Night Thoughts.



Holly Aird as the orphan with Rowena the seal in episode one of Seal Morning, on ITV, 5.00pm

BBC 2

- 6.50 Open University. Unit 1.55.
2.00 International Rugby Special. France v England, Ireland v Scotland.
3.00 International Darts. England v Wales.
4.10 The Great Art Collection. Introduced by Edward Mullins. Richard Cork examines Paul Klee's Garden with Birds; Milton Brown comments on Picasso's Guernica; and George Melly describes The Robbing of the Bride, by Max Ernst.
4.40 Music by Haydn. The Cheltenham Quartet play Haydn's String Quartet No 6 in E flat for the Op 76 set.
5.10 International Darts. Further coverage of the match between England and Wales.
6.00 Ski Sunday. The Men's Downhill from Whistler Mountain, British Columbia.
6.30 The Money Programme. Introduction by Edward Cline. The privatisation of Britain's water industry, including an interview with Kenneth Baker; and the implications of a change in the taxing of couples rule.
7.15 Nature. How successful has the clean-up of the Mediterranean been compared to Britain's efforts on its own beaches? And how the British-exported scimitar-horned ox is adapting to life in an arid Tunisian National Park after lush Hampshire pastures.
7.45 Previn on Concertos. Andre Previn conducts the Royal Philharmonic Orchestra in a performance of Elgar's Cello Concerto. The soloist is Yo Yo Ma.
8.35 Tales of Hoffmann. Professor Ya's Memoirs.
8.45 Thinking Aloud. Why do we value the arts? is discussed by Melvyn Bragg, Christopher Frayling and Peter Levi.
9.30 Architecture at the Crossroads. The final programme of the series asks if the change that architecture is undergoing will lead to a more humane environment.
10.10 Screen Two: Blood Hunt (1985) starring Andrew Keir. A made-for-television drama, based on the novel by Gordon Gray, about a man hunting the fellow who killed his brother during a fight in a Scottish Highland village. Directed by Peter Sarber-Fleming.
11.00 International Darts. Highlights of the England v Wales match. Ends at 12.25.

CHANNEL 4

- 1.00 Irish Angle - Hands. The history of patchwork in Ireland.
1.30 Face the Press. President Zia of Pakistan is questioned by John Elliott of The Financial Times and Eric Silver of The Observer. Gillian Reynolds is the chair.
2.00 Pub's Programme. This afternoon's guests are Jan Francis and Dick King-Smith.
2.30 Film: Every Day's a Holiday (1937) starring Mae West and Edmund Lowe. Musical comedy, set at the turn of the century, about a singer and actress who is instrumental in bringing a corrupt New York police chief to justice. Directed by A. Edward Sutherland.
3.55 Film: The Bank Dick (1940) starring W.C. Fields as a heavy drinker who, by chance, accidentally captures a bank robber and is given the job of local bank detective. Directed by Edward G. Cline.
5.15 News summary and weather followed by The Business Programme. Nigel Lawson's third budget is previewed by predictions of what is in store for us; an analysis of the options open to him; and the results of a survey on what top industrialists would like from the Chancellor.
6.00 Badminton. The finals of the Yonex All England Open Championships. The commentators at Wembley Arena are John Wate and Derek Talbot.
7.15 Patterns of Life: The Birth of the Press. The story of the evolution of the press. Narrated by John Strappell.
8.15 The Other Emerald Isle. Irish politician and academic, Michael D Higgins, explores the Emerald Isle of Carriacou - Montserrat.
9.15 Mr Pys. Episode three of the four-part adaptation of Mervyn Peake's fantasy novel finds Mr Pys disapproving at the funeral of Miss Grogan. The islanders losing their patience with the eccentric visitor.
10.15 Film: I Love You Alice B Toklas (1969) starring Peter Sellers as a staid Jewish lawyer who suddenly gives up his conventional life and fleeces to go and live with the flower power people. Directed by Hy Averback.
12.00 Channel 4 News Special. The Front Row. Trevor McDonald with the latest results from Paris. Ends at 12.30.

FREQUENCIES: Radio 1: 105.8kHz/226.5MHz/108.9kHz/275.5MHz. Radio 2: 693kHz/433MHz/969kHz/433MHz. Radio 3: 121.5kHz/247MHz. VHF-92.5: Radio 4: 200kHz/1500MHz. VHF-92.5: LBC: 1152kHz/251MHz; VHF 97.3: Capital: 154.8kHz/194MHz; VHF 95.8; BBC Radio London: 1458kHz/200MHz; VHF 94.9; World Service: 648kHz/453MHz.

Radio 4

- On long wave. For VHF, see end of Radio 4 listings.
5.55 Shipping 6.00 News 6.10 Previews (s) 6.30 News; Farming 6.50 Prayer (s) 6.55 Weather.
7.00 News 7.10 Today's Papers 7.15 On Your Farm (The British pig) 7.45 In Perspective (Johnston) 7.50 Down to Earth 7.55 Weather.
8.00 News 8.10 Today's Papers 8.15 Sport on 4 8.20 News 8.30 Parliament 8.35 Weather.
8.00 News 8.10 Today's Papers 8.15 Sport on 4 8.20 News 8.30 Parliament 8.35 Weather.
9.05 Breakaway. A practical guide to holidaying.
9.50 News Stand. Alan Rusbridger reveals the weekly magazines.
10.05 The Week in Westminster reviewed by Peter Keiller.
10.30 Loose Ends. (Ned Sherrin and studio audience)
11.30 From Our Own Correspondent
12.00 News; Money Box.
12.27 Take me to your Leader. Tim Brooks-Taylor in The Old Man and The Sea 12.55 Weather.

- Jack Gerson, with Martin Cochran as the marked man (s)
10.10 Evening Service (s)
10.15 The Turn of the Tide. Keith Ward asks: What ever happened to...
11.00 Science Now. With Peter Evans.
11.30 The Good Human Guide. Medical Review Company (s)
12.00 News; Weather 12.33 Shipping
12.45 News 12.55 and 1.00 News; 1.05-1.00am Weather.
1.05 News 1.15 Sport on 4 1.20 News 1.30 Parliament 1.35 Weather.
1.40 News 1.50 Sport on 4 1.55 News 2.00 Parliament 2.05 Weather.
2.00 News 2.10 Today's Papers 2.15 On Your Farm (The British pig) 2.45 In Perspective (Johnston) 2.50 Down to Earth 2.55 Weather.
3.00 News 3.10 Today's Papers 3.15 Sport on 4 3.20 News 3.30 Parliament 3.35 Weather.
3.40 News 3.50 Sport on 4 3.55 News 4.00 Parliament 4.05 Weather.
4.10 News 4.20 Today's Papers 4.25 On Your Farm (The British pig) 4.55 In Perspective (Johnston) 5.00 Down to Earth 5.05 Weather.
5.10 News 5.20 Today's Papers 5.25 On Your Farm (The British pig) 5.55 In Perspective (Johnston) 6.00 Down to Earth 6.05 Weather.
6.10 News 6.20 Today's Papers 6.25 On Your Farm (The British pig) 6.55 In Perspective (Johnston) 7.00 Down to Earth 7.05 Weather.
7.10 News 7.20 Today's Papers 7.25 On Your Farm (The British pig) 7.55 In Perspective (Johnston) 8.00 Down to Earth 8.05 Weather.
8.10 News 8.20 Today's Papers 8.25 On Your Farm (The British pig) 8.55 In Perspective (Johnston) 9.00 Down to Earth 9.05 Weather.
9.10 News 9.20 Today's Papers 9.25 On Your Farm (The British pig) 9.55 In Perspective (Johnston) 10.00 Down to Earth 10.05 Weather.
10.10 News 10.20 Today's Papers 10.25 On Your Farm (The British pig) 10.55 In Perspective (Johnston) 11.00 Down to Earth 11.05 Weather.
11.10 News 11.20 Today's Papers 11.25 On Your Farm (The British pig) 11.55 In Perspective (Johnston) 12.00 Down to Earth 12.05 Weather.

- 5.00 Jazz Record Requests: with Peter Caygill.
5.45 The New Music. Jim Hiley, Gilbert Adair, Anthony Curtis, Hilary Spurling discuss, Jim Hiley, John Le Carré's new novel A Perfect Spy.
6.35 Music for the Iron Voice. A record by the Iron Voice.
7.05 Shakespeare: Poems by Ken Smith, read by David Neal.
7.30 Sullivan: The Golden Legend. BBC Philharmonic/Leeds Philharmonic. Choir/soloists: Armstrong Walker, Teer and Alan Mackerras conduct. Part one.
8.35 The Golden Legend: part two.
9.45 Conversations with Alexander Pope: John Rye and Trevor Nichols in readings from poems, by Joseph Spence.
10.00 John Marlow Rhys: Nash Ensemble play Capriccio.
10.20 News. John Rye plays the anthropologist Adrian Adams.
10.40 La Pietra Bander: Gluck (extracts from Orfeo ed Euridice, with Rene Jacobs, Marianne Kuehlsieder, and Magdalena Falewicz.
11.57 News. 12.00 Closedown.

- VHF only: Open University. 6.55am to 6.55pm. Maths Foundation Tutorial.
Radio 2
On medium wave. For VHF, see end of Radio 1. News on the hour until 1.00 pm, then 3.00, 6.00, 7.00 and hourly from 10.00.
Headlines: 11.02, 10.05.
6.00 Steve Treadwell (s) 6.05 David Jacobs (s) 6.10 Sound of the 80s (s) 6.15 The Sunday Times (s) 1.00 pm Ken Dodd's Palace of Laughter 1.30 Sport on 2. Includes Rugby Union (France) 1.50 Football (Scotland).
5.00 Sports Report. 6.00 Football on 2. Pop Score 7.30 Rodgers and Hammerstein at the Barbican (s) 8.30 Spring Sound (s) 10.05 Martin Keeler (s) 12.05 am Night Owls (s) 1.00 Bill Rennells (s) 1.00 Little Night Music (s).
Radio 1
As medium wave. For VHF, see end of Radio 2. News on the hour until 12.30 pm, then 2.00, 3.30, 5.30, 7.30, 9.30, 12.00 midnight.
6.00 Mark Page. 8.00 Peter Powell 10.00 Dave Lee Travis 1.00 pm Adrian Juste (s) 2.00 My Top Ten (Alexa Style talks to Andy Gray) 3.30 Spring Sound (s) 4.00 News. John Rye plays the anthropologist Adrian Adams.
10.00 John Marlow Rhys: Nash Ensemble play Capriccio.
10.20 News. John Rye plays the anthropologist Adrian Adams.
10.40 La Pietra Bander: Gluck (extracts from Orfeo ed Euridice, with Rene Jacobs, Marianne Kuehlsieder, and Magdalena Falewicz.
11.57 News. 12.00 Closedown.

- 6.00 Newsweek 7.00 News 7.05 Twenty-four Hours 7.30 From The Weeklies 7.45 News 8.00 News 8.05 News 8.10 News 8.15 News 8.20 News 8.25 News 8.30 News 8.35 News 8.40 News 8.45 News 8.50 News 8.55 News 9.00 News 9.05 News 9.10 News 9.15 News 9.20 News 9.25 News 9.30 News 9.35 News 9.40 News 9.45 News 9.50 News 9.55 News 10.00 News 10.05 News 10.10 News 10.15 News 10.20 News 10.25 News 10.30 News 10.35 News 10.40 News 10.45 News 10.50 News 10.55 News 11.00 News 11.05 News 11.10 News 11.15 News 11.20 News 11.25 News 11.30 News 11.35 News 11.40 News 11.45 News 11.50 News 11.55 News 12.00 News 12.05 News 12.10 News 12.15 News 12.20 News 12.25 News 12.30 News 12.35 News 12.40 News 12.45 News 12.50 News 12.55 News 1.00 News 1.05 News 1.10 News 1.15 News 1.20 News 1.25 News 1.30 News 1.35 News 1.40 News 1.45 News 1.50 News 1.55 News 2.00 News 2.05 News 2.10 News 2.15 News 2.20 News 2.25 News 2.30 News 2.35 News 2.40 News 2.45 News 2.50 News 2.55 News 3.00 News 3.05 News 3.10 News 3.15 News 3.20 News 3.25 News 3.30 News 3.35 News 3.40 News 3.45 News 3.50 News 3.55 News 4.00 News 4.05 News 4.10 News 4.15 News 4.20 News 4.25 News 4.30 News 4.35 News 4.40 News 4.45 News 4.50 News 4.55 News 5.00 News 5.05 News 5.10 News 5.15 News 5.20 News 5.25 News 5.30 News 5.35 News 5.40 News 5.45 News 5.50 News 5.55 News 6.00 News 6.05 News 6.10 News 6.15 News 6.20 News 6.25 News 6.30 News 6.35 News 6.40 News 6.45 News 6.50 News 6.55 News 7.00 News 7.05 News 7.10 News 7.15 News 7.20 News 7.25 News 7.30 News 7.35 News 7.40 News 7.45 News 7.50 News 7.55 News 8.00 News 8.05 News 8.10 News 8.15 News 8.20 News 8.25 News 8.30 News 8.35 News 8.40 News 8.45 News 8.50 News 8.55 News 9.00 News 9.05 News 9.10 News 9.15 News 9.20 News 9.25 News 9.30 News 9.35 News 9.40 News 9.45 News 9.50 News 9.55 News 10.00 News 10.05 News 10.10 News 10.15 News 10.20 News 10.25 News 10.30 News 10.35 News 10.40 News 10.45 News 10.50 News 10.55 News 11.00 News 11.05 News 11.10 News 11.15 News 11.20 News 11.25 News 11.30 News 11.35 News 11.40 News 11.45 News 11.50 News 11.55 News 12.00 News 12.05 News 12.10 News 12.15 News 12.20 News 12.25 News 12.30 News 12.35 News 12.40 News 12.45 News 12.50 News 12.55 News 1.00 News 1.05 News 1.10 News 1.15 News 1.20 News 1.25 News 1.30 News 1.35 News 1.40 News 1.45 News 1.50 News 1.55 News 2.00 News 2.05 News 2.10 News 2.15 News 2.20 News 2.25 News 2.30 News 2.35 News 2.40 News 2.45 News 2.50 News 2.55 News 3.00 News 3.05 News 3.10 News 3.15 News 3.20 News 3.25 News 3.30 News 3.35 News 3.40 News 3.45 News 3.50 News 3.55 News 4.00 News 4.05 News 4.10 News 4.15 News 4.20 News 4.25 News 4.30 News 4.35 News 4.40 News 4.45 News 4.50 News 4.55 News 5.00 News 5.05 News 5.10 News 5.15 News 5.20 News 5.25 News 5.30 News 5.35 News 5.40 News 5.45 News 5.50 News 5.55 News 6.00 News 6.05 News 6.10 News 6.15 News 6.20 News 6.25 News 6.30 News 6.35 News 6.40 News 6.45 News 6.50 News 6.55 News 7.00 News 7.05 News 7.10 News 7.15 News 7.20 News 7.25 News 7.30 News 7.35 News 7.40 News 7.45 News 7.50 News 7.55 News 8.00 News 8.05 News 8.10 News 8.15 News 8.20 News 8.25 News 8.30 News 8.35 News 8.40 News 8.45 News 8.50 News 8.55 News 9.00 News 9.05 News 9.10 News 9.15 News 9.20 News 9.25 News 9.30 News 9.35 News 9.40 News 9.45 News 9.50 News 9.55 News 10.00 News 10.05 News 10.10 News 10.15 News 10.20 News 10.25 News 10.30 News 10.35 News 10.40 News 10.45 News 10.50 News 10.55 News 11.00 News 11.05 News 11.10 News 11.15 News 11.20 News 11.25 News 11.30 News 11.35 News 11.40 News 11.45 News 11.50 News 11.55 News 12.00 News 12.05 News 12.10 News 12.15 News 12.20 News 12.25 News 12.30 News 12.35 News 12.40 News 12.45 News 12.50 News 12.55 News 1.00 News 1.05 News 1.10 News 1.15 News 1.20 News 1.25 News 1.30 News 1.35 News 1.40 News 1.45 News 1.50 News 1.55 News 2.00 News 2.05 News 2.10 News 2.15 News 2.20 News 2.25 News 2.30 News 2.35 News 2.40 News 2.45 News 2.50 News 2.55 News 3.00 News 3.05 News 3.10 News 3.15 News 3.20 News 3.25 News 3.30 News 3.35 News 3.40 News 3.45 News 3.50 News 3.55 News 4.00 News 4.05 News 4.10 News 4.15 News 4.20 News 4.25 News 4.30 News 4.35 News 4.40 News 4.45 News 4.50 News 4.55 News 5.00 News 5.05 News 5.10 News 5.15 News 5.20 News 5.25 News 5.30 News 5.35 News 5.40 News 5.45 News 5.50 News 5.55 News 6.00 News 6.05 News 6.10 News 6.15 News 6.20 News 6.25 News 6.30 News 6.35 News 6.40 News 6.45 News 6.50 News 6.55 News 7.00 News 7.05 News 7.10 News 7.15 News 7.20 News 7.25 News 7.30 News 7.35 News 7.40 News 7.45 News 7.50 News 7.55 News 8.00 News 8.05 News 8.10 News 8.15 News 8.20 News 8.25 News 8.30 News 8.35 News 8.40 News 8.45 News 8.50 News 8.55 News 9.00 News 9.05 News 9.10 News 9.15 News 9.20 News 9.25 News 9.30 News 9.35 News 9.40 News 9.45 News 9.50 News 9.55 News 10.00 News 10.05 News 10.10 News 10.15 News 10.20 News 10.25 News 10.30 News 10.35 News 10.40 News 10.45 News 10.50 News 10.55 News 11.00 News 11.05 News 11.10 News 11.15 News 11.20 News 11.25 News 11.30 News 11.35 News 11.40 News 11.45 News 11.50 News 11.55 News 12.00 News 12.05 News 12.10 News 12.15 News 12.20 News 12.25 News 12.30 News 12.35 News 12.40 News 12.45 News 12.50 News 12.55 News 1.00 News 1.05 News 1.10 News 1.15 News 1.20 News 1.25 News 1.30 News 1.35 News 1.40 News 1.45 News 1.50 News 1.55 News 2.00 News 2.05 News 2.10 News 2.15 News 2.20 News 2.25 News 2.30 News 2.35 News 2.40 News 2.45 News 2.50 News 2.55 News 3.00 News 3.05 News 3.10 News 3.15 News 3.20 News 3.25 News 3.30 News 3.35 News 3.40 News 3.45 News 3.50 News 3.55 News 4.00 News 4.05 News 4.10 News 4.15 News 4.20 News 4.25 News 4.30 News 4.35 News 4.40 News 4.45 News 4.50 News 4.55 News 5.00 News 5.05 News 5.10 News 5.15 News 5.20 News 5.25 News 5.30 News 5.35 News 5.40 News 5.45 News 5.50 News 5.55 News 6.00 News 6.05 News 6.10 News 6.15 News 6.20 News 6.25 News 6.30 News 6.35 News 6.40 News 6.45 News 6.50 News 6.55 News 7.00 News 7.05 News 7.10 News 7.15 News 7.20 News 7.25 News 7.30 News 7.35 News 7.40 News 7.45 News 7.50 News 7.55 News 8.00 News 8.05 News 8.10 News 8.15 News 8.20 News 8.25 News 8.30 News 8.35 News 8.40 News 8.45 News 8.50 News 8.55 News 9.00 News 9.05 News 9.10 News 9.15 News 9.20 News 9.25 News 9.30 News 9.35 News 9.40 News 9.45 News 9.50 News 9.55 News 10.00 News 10.05 News 10.10 News 10.15 News 10.20 News 10.25 News 10.30 News 10.35 News 10.40 News 10.45 News 10.50 News 10.55 News 11.00 News 11.05 News 11.10 News 11.15 News 11.20 News 11.25 News 11.30 News 11.35 News 11.40 News 11.45 News 11.50 News 11.55 News 12.00 News 12.05 News 12.10 News 12.15 News 12.20 News 12.25 News 12.30 News 12.35 News 12.40 News 12.45 News 12.50 News 12.55 News 1.00 News 1.05 News 1.10 News 1.15 News 1.20 News 1.25 News 1.30 News 1.35 News 1.40 News 1.45 News 1.50 News 1.55 News 2.00 News 2.05 News 2.10 News 2.15 News 2.20 News 2.25 News 2.30 News 2.35 News 2.40 News 2.45 News 2.50 News 2.55 News 3.00 News 3.05 News 3.10 News 3.15 News 3.20 News 3.25 News 3.30 News 3.35 News 3.40 News 3.45 News 3.50 News 3.55 News 4.00 News 4.05 News 4.10 News 4.15 News 4.20 News 4.25 News 4.30 News 4.35 News 4.40 News 4.45 News 4.50 News 4.55 News 5.00 News 5.05 News 5.10 News 5.15 News 5.20 News 5.25 News 5.30 News 5.35 News 5.40 News 5.45 News 5.50 News 5.55 News 6.00 News 6.05 News 6.10 News 6.15 News 6.20 News 6.25 News 6.30 News 6.35 News 6.40

# Comet shows its dark side

Darmstadt (Reuter) - Halley's Comet is much bigger and much blacker than expected, an official of the European Giotto space probe said yesterday after analysing photographs.

"I'm talking about blacker than coal. It's something like velvet. It's the darkest dark you can imagine," Herr Horst-Uwe Keller said at the European Space Agency (ESA) Darmstadt mission centre.

The surface of the nucleus was among the darkest objects detected in the solar system, reflecting infinitesimal light.

Asked what the image results meant for the prevailing theory that the comet was like a "dirty snowball or iceberg," Herr Keller said it was now reasonable to assume it was more dirt than snow.

"It is also rather warm, which would rule out ice on the surface. Perhaps there is a crust of dark material and ice inside."

The nucleus measures at least 9.3 miles by at least 2.5 miles. Before Giotto transmitted to man his closest look at the comet's core early yesterday, experts judged its size at about 6.8 by 4.3 miles, as estimated by the Soviet Vega-1 probe last Sunday.

Herr Keller reckoned Giotto's minimum distance from the hulk of Halley's Comet was 375 miles.

The last picture before dust particles, travelling at 50 times faster than a bullet, apparently hit the camera was taken at a distance of 919 miles, he said.

Giotto's front section was probably riddled with holes made by high-velocity particles, but the spacecraft was stable and at least four experiments were working flawlessly.

The EAS director-general, Herr Reimer Luest, said the Giotto mission was an outstanding success, "even greater than expected."

A signal was being sent to correct the probe's altitude, and, if it was deemed fit for further use, it would be parked in earth orbit awaiting a new deep-space rendezvous.

# Fashion shows how high it's jumping



By Suzy Menkes Fashion Editor

Liza Minnelli said it all: "British fashion is jumping right now, and that is why I am here."

The American singer was in the audience yesterday for the Caroline Charles collection, one of the 30 British Designer Shows being held in London this weekend.

Five thousand overseas buyers and international media people are in town to see the shows staged in giant tents pitched off Kings Road, Chelsea, under the auspices of the British Fashion Council.

More than 300 designers are also taking part in the selling show at Olympia 2, which hopes to earn some of the £1.2 billion worth of

clothing exported annually from the United Kingdom.

London fashion has matured. The weird and wonderful clothes that are part of pop music culture are less of a draw.

Tailoring made a strong return in yesterday's early shows, with the Ireland-born Paul Costello cutting some elegant tweeds. Newest was

his sweeping princess line for coats and for dresses, which seemed to be having a revival.

Betty Jackson scored a hit with her lively tailored jacket, severely cut but lifted with strong colour, with soft pleated skirts, and with imaginative prints that are another London fashion strength.

She brought the house down with her send-up of Parisian chic, complete with manicured poodles.

Group designers Hyper

Traylor let the side down by trailing off the London shows on Wednesday night with show that ran an hour late and proved that for some young British designers, growing up is hard to do.

Photographs by Harry Kerr

# Letter from Bonn

## Who is Flick's Frank Wills?

Now that the Chancellor himself has become the most powerful personage entangled in it, it may occur to the British reader to ask what actually is the Flick Affair?

We know it has to do with this vast firm said to have slipped cash illegally to political parties, and which, as an optional extra in the more lurid accounts of the affair, also employed slave labour during the war.

There are some trials that seem to have been going on, like most continental trials, since Adenauer or De Gaulle. But who rumbled Flick? How did it come to court? Above all, who in the Flick Affair is the Frank Wills?

Who is the Frank who? The Frank Wills is my phrase for the crucial figure to be found in nearly every great country's affair - the figure who appears at the start of the drama and sets it in motion.

Mr Frank Wills was the black caretaker, or janitor, who one night in the summer of 1972 discovered that the seal over the door of an office in the Watergate banking in Washington had been broken, which break indicated that someone unauthorized was inside. Mr Wills called the police.

The Frank Wills in a country's affair is nearly always appropriate to that country. Watergate, whatever else it demonstrated, showed that the United States, as its founding fathers insisted it should be, was a government of laws and not of men. It was surely appropriate that the mightiest in the land should be brought down by events set in train by a black caretaker.

The Dreyfus Affair began when material connected with French military secrets was found in the German Embassy in Paris by a French maid, who also worked for the French Secret Service.

And now it is surely appropriate that "Germany's greatest postwar political scandal" should have been started by a conscientious official.

The Frank Wills of Flick was Klaus Forster. Ten years ago he was working his way steadily up the ladder of promotion in the tax-investigation office of St Augustine, a dormitory suburb of Bonn.

Life there was calm. When it is remembered that St Augustine is the dormitory suburb of a capital which is unkindly regarded as a dormitory suburb itself, the reader will have some idea of the full extent of that calm.

Forster was in his early forties, married and a member of the equivalent of the local Conservative Association - the area's Christian Democrats.

While routinely examining a local firm's books, he discovered receipts from a consulting institute in Leichenstein, an institute whose main function seemed to be to receive cash from West German firms and then send it back to the West German Christian Democratic Party (CDU) thus avoiding the tax which direct political donations were liable.

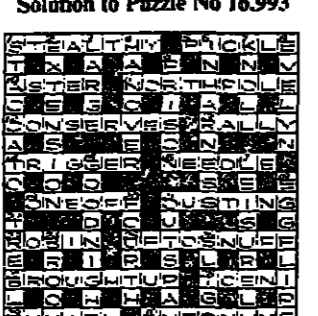
Herr Forster told the public prosecutors. They discovered many more such institutes, serving more than one political party. And the biggest contributor to them seemed to be Flick.

The president of one party, Herr Walter Scheel, of the Free Democrats (FDP), resigned. Two other important Free Democrats are still on seemingly interminable trial. Herr Franz Josef Strauss took Flick's cash for his Christian Social Union (CSU) and, unlike the others, cheerfully admitted it saying "everyone knew." Sirens efforts are being made by the CDU, FDP and CSU to make sure that the pious Social Democrats (SPD) were also doing it.

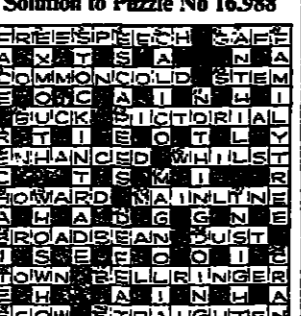
So Herr Forster has created the biggest uncertainty the country has known for decades. Not that he is any longer the typical German official. He has announced his pension, taken the risk of setting up his own private tax consultancy, left the CDU, and become a Green.

Frank Johnson

### Solution to Puzzle No 16,993



### Solution to Puzzle No 16,988

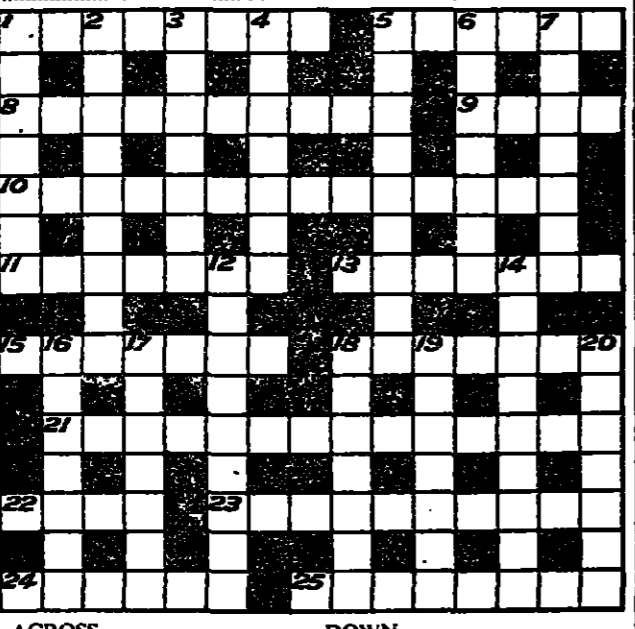


### The Times Crossword Puzzle No 16,994

A prize of The Times Atlas of World History will be given for the first three correct solutions opened next Thursday. Entries should be addressed to: The Times, Saturday Crossword Competition, Box 486, 1 Virginia Street, London E1 9NX. The winners and solution will be published next Saturday.

The winners of last Saturday's competition are: Mrs G. Kirwin, 19 Lincoln Fields, Billingsley, Bridgnorth, Shropshire; Commander J. Lees, Dashwoods House, Bicknoller, Taunton; and Mr Douglas R. Hurvey, Sandy Lodge, Churt, Surrey.

Name: \_\_\_\_\_ Address: \_\_\_\_\_



- ACROSS
- 1 District in need of replanning most of you call it (8).
  - 5 A chirpy type but a boomer, men of intelligence hold (6).
  - 8 An artist rejected style shown by a student as anti-government (10).
  - 9 Used to stop the rift in Tennyson's instrument? (4).
  - 10 Tellurian sailor's a very fine fellow (4, 2, 3).
  - 11 Age shall not weary them, nor the years... (Binyon) (7).
  - 13 Boaster who took tea noisily in the middle of Meredith's novel (7).
  - 15 In retrospect some phenomenal bloomer (7).
  - 18 Ten-footer's retrograde step in unusually odd circumstances (7).
  - 21 But there's nothing unstable about these orographical features (5, 9).
  - 22 A sounding like some bells (4).
  - 23 Declare Eeyore's appetite to be insatiable? (10).
  - 24 No OK to define in a word this parliamentary closure (6).
  - 25 U.S. General is about to pass on the slope (8).
- DOWN
- 1 Sail hoisted thus, seeing such rocks (7).
  - 2 Dare to use up a length of cloth in alteration (9).
  - 3 Suffer defeat about legislation for milk product (7).
  - 4 Terrible start in opera role (7).
  - 5 Associate officer placed over confederacy (9).
  - 6 This guilty party has been embarrassing the Republicans (7).
  - 7 Comes down in the main water channels (7).
  - 12 Rich man - the subject of Shylock's ominous dream? (5-4).
  - 14 Involve in charge in horse-race under one mile (9).
  - 16 Turn out on the river for training (7).
  - 17 Like the dance of Saint-Saens with Widdicombe transport, carriage included (7).
  - 18 Gallic style sop to Cerberus (7).
  - 19 It's about the advertisement for a ship's beam (7).
  - 20 A drop of French perfume (7).

### Today's events

Royal engagements  
Princess Margaret attends a concert at the Glaziers' Hall in aid of the London Hospital Medical College, 7.25.

New exhibitions  
Foundry Hints and Pecks, history of weights and measures; James Dun's House, Schoolhill, Aberdeen; Mon to Sat 10 to 5 (ends May 24).

7th Cleveland International Drawing Biennale; Art Gallery and Museum, Kelvingrove, Glasgow; Mon to Sat 10 to 5, Sun 5 to 5 (ends April 13).

Historic Houses in Miniature; Scott Lauder Gallery, 6 Bell Parade, Bromley, Kent; Mon to Sat 9.30 to 5 (ends April 5).

Graphics Week; The Spencer Gallery, Wellingborough School, Northamptonshire; Fri to Sat 9.30 to 5.30 (ends March 21).

Paintings by Said Adrus, Glass by David Pryberch; South Hall, Castle Museum, Nottingham; Sun to Sat 10 to 5.45 (ends April 27).

Ethnic Minorities in Central Region; The Smith Art Gallery, Dumbarton Rd, Strirling; Wed to Sun 2 to 5, Sat 10.30 to 5 (ends March 29).

Pottery and watercolours by Geoffrey Whiting; Peter Dingley Gallery, 8 Chapel St, Salford upon Avon; Mon to Sat 9.30 to 1.30, 2.30 to 5.30, Thurs 9.30 to 1.30 (ends April 12).

Musical  
Musicians' Aid for famine relief in Africa and WaterAid present Emanuel Hurwitz and Kenneth Sillito in concert; St Margaret's Church, Westminster, 7.30.

Concert by Goldsmith's Student Orchestra, Great Hall, Goldsmith's College, SE14, 7.30.

Concert by the Philharmonic Choir, English Heritage Orchestra, Walton's Bush; Walton's Feast, Derngate Centre, Guildhall Road, Northampton, 7.30.

Royal engagements  
Princess Astrid, Patron of the Radcliffe Association of England, attends the finals of the 1986 All England Badminton Championships at Wembley Arena, 12.

Princess Anne attends "Reflections": a Pageant of British Fashion, in aid of the Save the Children Fund at the Savoy Theatre, 7.50; and afterwards at the Savoy Hotel, London, 9.

New exhibitions  
Paintings by Ricky Romain, From Cabbalah to Canvas; Michael Sobell House, Limes Avenue, NW11; Mon to Thurs 4 to 7, Sat 2 to 5, closed Fri and Sat (ends March 30).

Musical  
Concert by the Monteverdi Choir and English Baroque Soloists; Bach St John Passion; Queen Elizabeth Hall, 7.30.

Piano recital by Harmut Holl, Dietrich Fischer-Dieskau (baritone); Royal Opera House, WC2, 8pm.

Concert by the Chandos Chamber Choir; Southwark Cathedral, SE1, 7.30.

### Anniversaries

TODAY  
Births: Andrew Jackson, general and 7th President of the USA, 1829-37; Warshaw, S Carolina, 1767; William Lamb, 2nd Viscount Melbourne, Prime Minister 1834, 1835-41; London 1778; Lady Augusta Gregory, playwright, poet and director of the Abbey Theatre, Dublin, Roxborough, co Galway, 1852; Emil von Behring, bacteriologist, Nobel laureate 1901, Hansdorf, Germany, 1854.

Deaths: Julius Caesar, assassinated, Rome, 44BC; Luigi Cherubini, composer, Paris, 1842; Sir Henry Bessemer, engineer, London, 1898; Walter Crane, illustrator, Horsham, 1915.

TOMORROW  
Deaths: Giovanni Pergolesi, composer, Pozzuoli, Italy, 1736; Robert Sattler, neurologist (creator of Mr Jorkens), Brighton, 1864; J R Macleod, physiologist, Nobel laureate 1923, Aberdeen 1935; Sir Asten Chamberlain, Foreign Secretary 1924-29, Nobel laureate (Peace) 1925, London 1937; Selma Lagerlof, novelist, Nobel laureate 1909, Marbacka, Sweden, 1940.

Roads  
London and the South East: A12; Lodge Avenue Byway, Barking, closed, closed via the A12; A101; A102; A103; A104; A105; A106; A107; A108; A109; A110; A111; A112; A113; A114; A115; A116; A117; A118; A119; A120; A121; A122; A123; A124; A125; A126; A127; A128; A129; A130; A131; A132; A133; A134; A135; A136; A137; A138; A139; A140; A141; A142; A143; A144; A145; A146; A147; A148; A149; A150; A151; A152; A153; A154; A155; A156; A157; A158; A159; A160; A161; A162; A163; A164; A165; A166; A167; A168; A169; A170; A171; A172; A173; A174; A175; A176; A177; A178; A179; A180; A181; A182; A183; A184; A185; A186; A187; A188; A189; A190; A191; A192; A193; A194; A195; A196; A197; A198; A199; A200; A201; A202; A203; A204; A205; A206; A207; A208; A209; A210; A211; A212; A213; A214; A215; A216; A217; A218; A219; A220; A221; A222; A223; A224; A225; A226; A227; A228; A229; A230; A231; A232; A233; A234; A235; A236; A237; A238; A239; A240; A241; A242; A243; A244; A245; A246; A247; A248; A249; A250; A251; A252; A253; A254; A255; A256; A257; A258; A259; A260; A261; A262; A263; A264; A265; A266; A267; A268; A269; A270; A271; A272; A273; A274; A275; A276; A277; A278; A279; A280; A281; A282; A283; A284; A285; A286; A287; A288; A289; A290; A291; A292; A293; A294; A295; A296; A297; A298; A299; A300; A301; A302; A303; A304; A305; A306; A307; A308; A309; A310; A311; A312; A313; A314; A315; A316; A317; A318; A319; A320; A321; A322; A323; A324; A325; A326; A327; A328; A329; A330; A331; A332; A333; A334; A335; A336; A337; A338; A339; A340; A341; A342; A343; A344; A345; A346; A347; A348; A349; A350; A351; A352; A353; A354; A355; A356; A357; A358; A359; A360; A361; A362; A363; A364; A365; A366; A367; A368; A369; A370; A371; A372; A373; A374; A375; A376; A377; A378; A379; A380; A381; A382; A383; A384; A385; A386; A387; A388; A389; A390; A391; A392; A393; A394; A395; A396; A397; A398; A399; A400; A401; A402; A403; A404; A405; A406; A407; A408; A409; A410; A411; A412; A413; A414; A415; A416; A417; A418; A419; A420; A421; A422; A423; A424; A425; A426; A427; A428; A429; A430; A431; A432; A433; A434; A435; A436; A437; A438; A439; A440; A441; A442; A443; A444; A445; A446; A447; A448; A449; A450; A451; A452; A453; A454; A455; A456; A457; A458; A459; A460; A461; A462; A463; A464; A465; A466; A467; A468; A469; A470; A471; A472; A473; A474; A475; A476; A477; A478; A479; A480; A481; A482; A483; A484; A485; A486; A487; A488; A489; A490; A491; A492; A493; A494; A495; A496; A497; A498; A499; A500; A501; A502; A503; A504; A505; A506; A507; A508; A509; A510; A511; A512; A513; A514; A515; A516; A517; A518; A519; A520; A521; A522; A523; A524; A525; A526; A527; A528; A529; A530; A531; A532; A533; A534; A535; A536; A537; A538; A539; A540; A541; A542; A543; A544; A545; A546; A547; A548; A549; A550; A551; A552; A553; A554; A555; A556; A557; A558; A559; A560; A561; A562; A563; A564; A565; A566; A567; A568; A569; A570; A571; A572; A573; A574; A575; A576; A577; A578; A579; A580; A581; A582; A583; A584; A585; A586; A587; A588; A589; A590; A591; A592; A593; A594; A595; A596; A597; A598; A599; A600; A601; A602; A603; A604; A605; A606; A607; A608; A609; A610; A611; A612; A613; A614; A615; A616; A617; A618; A619; A620; A621; A622; A623; A624; A625; A626; A627; A628; A629; A630; A631; A632; A633; A634; A635; A636; A637; A638; A639; A640; A641; A642; A643; A644; A645; A646; A647; A648; A649; A650; A651; A652; A653; A654; A655; A656; A657; A658; A659; A660; A661; A662; A663; A664; A665; A666; A667; A668; A669; A670; A671; A672; A673; A674; A675; A676; A677; A678; A679; A680; A681; A682; A683; A684; A685; A686; A687; A688; A689; A690; A691; A692; A693; A694; A695; A696; A697; A698; A699; A700; A701; A702; A703; A704; A705; A706; A707; A708; A709; A710; A711; A712; A713; A714; A715; A716; A717; A718; A719; A720; A721; A722; A723; A724; A725; A726; A727; A728; A729; A730; A731; A732; A733; A734; A735; A736; A737; A738; A739; A740; A741; A742; A743; A744; A745; A746; A747; A748; A749; A750; A751; A752; A753; A754; A755; A756; A757; A758; A759; A760; A761; A762; A763; A764; A765; A766; A767; A768; A769; A770; A771; A772; A773; A774; A775; A776; A777; A778; A779; A780; A781; A782; A783; A784; A785; A786; A787; A788; A789; A790; A791; A792; A793; A794; A795; A796; A797; A798; A799; A800; A801; A802; A803; A804; A805; A806; A807; A808; A809; A810; A811; A812; A813; A814; A815; A816; A817; A818; A819; A820; A821; A822; A823; A824; A825; A826; A827; A828; A829; A830; A831; A832; A833; A834; A835; A836; A837; A838; A839; A840; A841; A842; A843; A844; A845; A846; A847; A848; A849; A850; A851; A852; A853; A854; A855; A856; A857; A858; A859; A860; A861; A862; A863; A864; A865; A866; A867; A868; A869; A870; A871; A872; A873; A874; A875; A876; A877; A878; A879; A880; A881; A882; A883; A884; A885; A886; A887; A888; A889; A890; A891; A892; A893; A894; A895; A896; A897; A898; A899; A900; A901; A902; A903; A904; A905; A906; A907; A908; A909; A910; A911; A912; A913; A914; A915; A916; A917; A918; A919; A920; A921; A922; A923; A924; A925; A926; A927; A928; A929; A930; A931; A932; A933; A934; A935; A936; A937; A938; A939; A940; A941; A942; A943; A944; A945; A946; A947; A948; A949; A950; A951; A952; A953; A954; A955; A956; A957; A958; A959; A960; A961; A962; A963; A964; A965; A966; A967; A968; A969; A970; A971; A972; A973; A974; A975; A976; A977; A978; A979; A980; A981; A982; A983; A984; A985; A986; A987; A988; A989; A990; A991; A992; A993; A994; A995; A996; A997; A998; A999; A1000; A1001; A1002; A1003; A1004; A1005; A1006; A1007; A1008; A1009; A1010; A1011; A1012; A1013; A1014; A1015; A1016; A1017; A1018; A1019; A1020; A1021; A1022; A1023; A1024; A1025; A1026; A1027; A1028; A1029; A1030; A1031; A1032; A1033; A1034; A1035; A1036; A1037; A1038; A1039; A1040; A1041; A1042; A1043; A1044; A1045; A1046; A1047; A1048; A1049; A1050; A1051; A1052; A1053; A1054; A1055; A1056; A1057; A1058; A1059; A1060; A1061; A1062; A1063; A1064; A1065; A1066; A1067; A1068; A1069; A1070; A1071; A1072; A1073; A1074; A1075; A1076; A1077; A1078; A1079; A1080; A1081; A1082; A1083; A1084; A1085; A1086; A1087; A1088; A1089; A1090; A1091; A1092; A1093; A1094; A1095; A1096; A1097; A1098; A1099; A1100; A1101; A1102; A1103; A1104; A1105; A1106; A1107; A1108; A1109; A1110; A1111; A1112; A1113; A1114; A1115; A1116; A1117; A1118; A1119; A1120; A1121; A1122; A1123; A1124; A1125; A1126; A1127; A1128; A1129; A1130; A1131; A1132; A1133; A1134; A1135; A1136; A1137; A1138; A1139; A1140; A1141; A1142; A1143; A1144; A1145; A1146; A1147; A1148; A1149; A1150; A1151; A1152; A1153; A1154; A1155; A1156; A1157; A1158; A1159; A1160; A1161; A1162; A1163; A1164; A1165; A1166; A1167; A1168; A1169; A1170; A1171; A1172; A1173; A1174; A1175; A1176; A1177; A1178; A1179; A1180; A1181; A1182; A1183; A1184; A1185; A1186; A1187; A1188; A1189; A1190; A1191; A1192; A1193; A1194; A1195; A1196; A1197; A1198; A1199; A1200; A1201; A1202; A1203; A1204; A1205; A1206; A1207; A1208; A1209; A1210; A1211; A1212; A1213; A1214; A1215; A1216; A1217; A1218; A1219; A1220; A1221; A1222; A1223; A1224; A1225; A1226; A1227; A1228; A1229; A1230; A1231; A1232; A1233; A1234; A1235; A1236; A1237; A1238; A1239; A1240; A1241; A1242; A1243; A1244; A1245; A1246; A1247; A1248; A1249; A1250; A1251; A1252; A1253; A1254; A1255; A1256; A1257; A1258; A1259; A1260; A1261; A1262; A1263; A1264; A1265; A1266; A1267; A1268; A1269; A1270; A1271; A1272; A